



# Practical measures to enable the economic empowerment of chronically poor women

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## Key messages

- Chronic poverty matters because of the intersecting inequalities faced by the poorest and most excluded girls and women. They are severely income poor, discriminated against and also often poorly engaged in fragmented markets; have low asset holdings and limited capabilities (including education and health); and are poorly represented by political parties and social movements.
- Untargeted interventions often have poor traction with or actively exclude chronically poor girls and women and so tailored interventions are needed.
- Economic empowerment for chronically poor girls and women requires a comprehensive package of interventions that are context specific, combining enabling policies and specific and carefully targeted interventions.
- A multi-level focus is necessary, working at the individual, household, community and society-wide levels to build individual assets and capabilities and develop agency and political voice in individuals, changing norms and institutions (in households, communities and society through regulation of labour and credit markets) and society, through constitutional and legal reform.
- Education, land and decent work are explored as policy areas with great potential to support the economic empowerment of chronically poor girls and women.

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# Acronyms

<b>BDS</b>	Business development services
<b>CPAN</b>	Chronic Poverty Advisory Network
<b>DFID</b>	UK Department for International Development
<b>GAC</b>	Global Affairs Canada
<b>GDP</b>	Gross domestic product
<b>IBRD</b>	International Bank for Reconstruction and Development
<b>ICT</b>	Information and communication technology
<b>ILO</b>	International Labour Organization
<b>IUF</b>	International Union of Food, Agricultural, Hotel, Restaurant, Catering, Tobacco and Allied Workers' Associations
<b>MSMEs</b>	Micro-, small and medium-sized enterprises
<b>ODI</b>	Overseas Development Institute
<b>OECD</b>	Organisation for Economic Co-operation and Development
<b>PFM</b>	Public financial management
<b>RCT</b>	Randomised controlled trial
<b>SEWA</b>	Self-Employed Women's Association
<b>SDG</b>	Sustainable Development Goal
<b>SGBV</b>	Sexual and gender-based violence
<b>SMO</b>	Social movement organisation
<b>TVET</b>	Technical and vocational education and training
<b>UNESCO</b>	United Nations Educational, Scientific and Cultural Organization
<b>USAID</b>	United States Agency for International Development
<b>WED</b>	Women's Entrepreneurship Development programme
<b>WEE</b>	Women's economic empowerment
<b>WIEGO</b>	Women in Informal Employment: Globalizing and Organizing

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# Glossary of terms

<b>Chronic poverty</b>	Chronic poverty is extreme poverty that persists over years or a lifetime, and is often transmitted intergenerationally.
<b>Decent work</b>	Decent work involves opportunities for work that are productive and deliver a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration, freedom for people to express their concerns, organise and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men.
<b>Extreme poverty</b>	Those earning below the international poverty line of \$1.25/day (in 2005 prices).
<b>Intersecting inequalities</b>	The combination of multiple disadvantages that affect certain categories of people – those whose very identity is subject to deep inequalities – and those with the ascribed identities (from birth) such as race, caste, ethnicity and gender. A person can have more than one of these identity ‘markers,’ and any or all of them can imply some form of disadvantage.
<b>Intersectionality</b>	A conceptual framework that makes visible the multiple discriminations people face, the ways in which systems of oppression (e.g. those framing gender, race, class, sexuality, ability) interact with each other and thus the activist imperative to name and challenge multiple inequalities as part of seeking justice for different constituencies of women.
<b>Severe poverty</b>	The severely poor are those surviving on \$0.70 per person per day. This threshold has been identified as being the average consumption level of the poor in sub-Saharan Africa. In some cases, this is below national food or severe poverty lines.
<b>Women’s economic empowerment</b>	The economic empowerment of chronically poor women is the process of achieving their equal access to and control over economic resources, and ensuring they can use them to exert increased control over other areas of their lives.

# 1. Introduction

*'[A] world society that wants women to work harder so that nations can enjoy the fruits of growth, but will not focus with the same fervor on guaranteeing them equal rights, is engaged in exploitation'*  
(Scott *et al.*, 2016a).

This paper focuses on the economic empowerment of chronically poor women and girls. We know that poor women need to see a change in existing power relations and gain agency and power, and to exert influence over the political, economic and social processes that determine and, all too often, constrain their livelihood opportunities (OECD, 2012). And yet, though there is a substantial body of work on women's economic empowerment (WEE) as a whole, much of this is not disaggregated by the intersecting inequalities that magnify poverty and inequality.

Meanwhile, the policies frequently pursued to alter macro-level or structural constraints, such as those focusing on constitutional and legal reform (including anti-discrimination legislation); institutional or regulatory reform (including reforms seeking financial inclusion); or encouraging enterprise, may not quickly change conditions for chronically poor women. This is because they need enabling changes at the structural or macro level, alongside targeted interventions to counter their specific binding constraints.

This suggests a broad agenda, as a wide range of factors that can enable or constrain WEE. These factors can be organised into different conceptual frameworks, some of which are discussed below in Section 1.1.

## 1.1. Contrasting ways of understanding women's economic empowerment

Hunt and Samman (2016) identify three levels of factors enabling or constraining WEE (see Figure 1):

1. Structural or macro factors – for example gender norms and discriminatory social norms; fiscal policy and the legal, regulatory and policy framework; and labour market characteristics;
2. Factors enabling women to drive change, such as collective action and leadership;
3. Factors driving women's own ability to earn and control income, assets and capabilities, including their education, skills development and training; access to property, assets and financial services; social protection; access to quality, decent paid work; and their unpaid care and work burdens.

The authors apply an analysis of power and agency (Rowlands, 1997; VeneKlasen and Miller, 2002) to their thinking on WEE:

- **Power from within** – the knowledge, individual capabilities, sense of entitlement, self-esteem and self-belief to make changes in their lives, including learning skills for jobs or entrepreneurship;
- **Power to** – economic decision-making power within their household, community and local economy (including markets), not just in areas that are traditionally regarded as women's realm but extending to areas that are traditionally regarded as men's realm;
- **Power over** – access to and control over financial, physical and knowledge-based assets, including access to employment and income generation activities;
- **Power with** – the ability to organise with others to enhance rights and negotiating power in economic activity.

Gaventa's 'power cube' (2003) (Figure 1) develops this idea further by factoring in the visibility of power and the spaces and places where power is expressed. 'Space' captures the different fora in which decisions are made (including virtual), and how these are created. There are three types of spaces:

1. **'Provided' or 'closed' spaces**, which are controlled by an elite group;
2. **'Invited' spaces, with external pressure:** or in an attempt to increase legitimacy, some policy-makers may create 'invited' spaces for outsiders to share their opinions;
3. **'Claimed' spaces**, which can provide the less powerful with a chance to develop their agendas and create solidarity without control from power-holders.

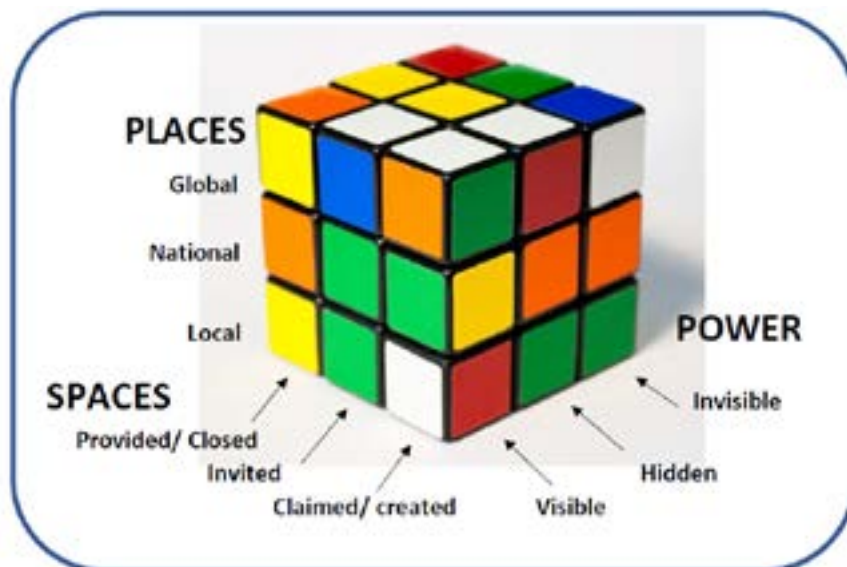
Power is differentially visible:

1. **Visible power** is the conventional understanding of power that is negotiated through formal rules and structures, institutions and procedures.
2. **Hidden power** focuses on the actual controls over decision-making, and the way certain powerful people and institutions maintain their influence over the process and often exclude and devalue the concerns and agendas of less powerful groups.
3. **Invisible (internalised) power** operates by influencing how individuals think of their place in society and explains why some are prevented from questioning existing power relations (Luttrell *et al.*, 2007).

Ibrahim and Alkire (2007) provide a simpler model to show that effective empowerment must occur at each of three levels: micro (attitude, feelings and skills); interface



**Figure 1. Gaventa’s power cube**



Source: Gaventa (2003), in Luttrell (2007).

(participation and action immediately around the individual); and macro (beliefs, action and effects).

The Organisation for Economic Co-operation and Development (OECD) identifies eight domains of empowerment within three spheres: the economic (markets, decent employment and productive assets); the political (political representation and collective action); and the social (human capabilities, critical awareness and inclusion) (OECD, 2012).

**Figure 2. Factors that enable or constrain women’s economic empowerment**



Source: Hunt and Samman (2016).

The UK Department for International Development (DFID, 2015) maps the interlocking relationship of structure, agency and relations (see Figure 3, below).

Each approach has its strengths. The identification of key constraints and enablers (Hunt and Samman, 2016) is very useful in guiding thinking about policy and practice, and the power cube articulates clearly the ways in which empowerment is a multi-faceted phenomenon. The strength of the DFID model lies in the recognition it gives to the structural and relational causes of gender inequity, and in the way it identifies WEE as a political process, in which change is embedded in shifting the balance of power in existing human relations and institutions. Its inclusion of bodily integrity and mobility in public spaces ensures the model places value on both the individual and the collective rights of women. The OECD model is clear and pragmatic but fails to mention agency, relational issues, norms or institutions (other than markets) and, while it highlights ‘critical awareness,’ it regards this as a social rather than a political attribute.

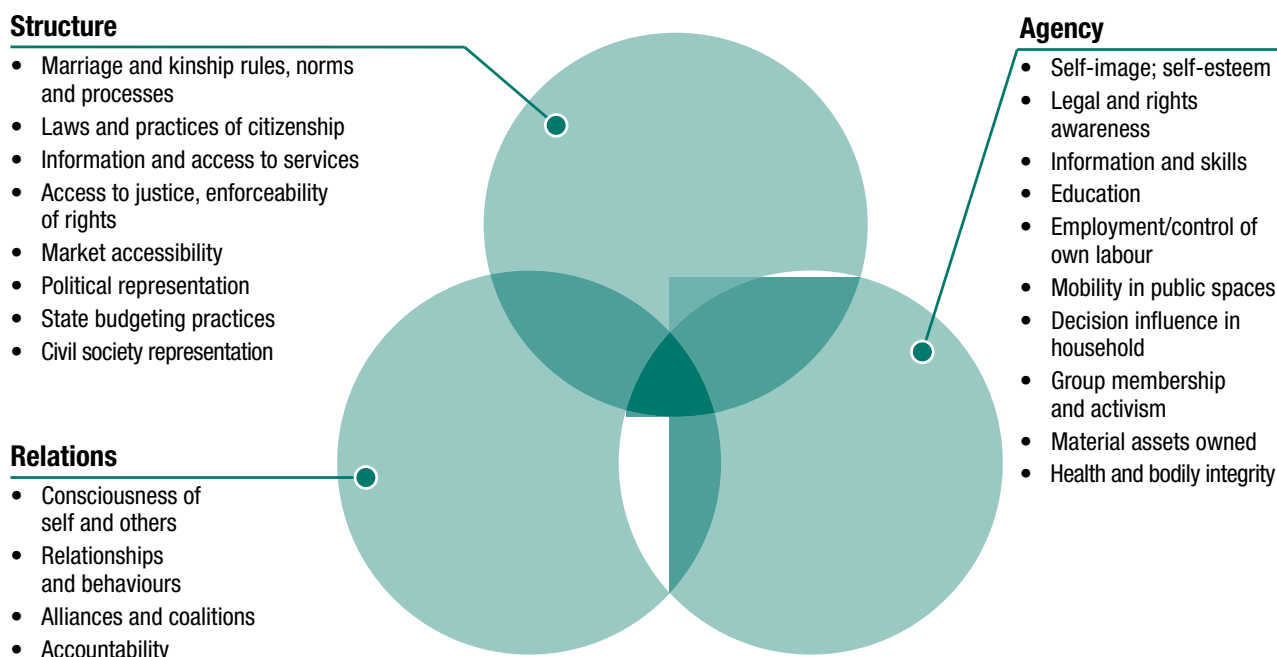
We drew on all these models in developing the theory of change for this paper for factors enabling the economic empowerment of chronically poor women. We present this theory of change in Section 1.2.

## 1.2. Theory of change

This section outlines the theory of change applied in this paper (also see Figure 4).

The international gender equity, gender empowerment and WEE literatures rarely provide a fully differentiated picture of women. Few attempts are made to identify what additional or different measures are needed to enable the economic empowerment of chronically poor women.

**Figure 3. The relationship between structure, agency and relations**



Source: DFID (2015).

Chronically poor women are those who have been poor for five years or more. They are often severely as well as long-term poor, and experience intersecting inequalities related to their income and asset poverty, gender, poor education, limited asset holdings and membership of excluded groups (Paz Arauco et al., 2014). They may live in spatial poverty traps (Bird et al., 2010a), remote from input and output markets. Their oppression within gender and other social relations may leave them deeply disempowered and lacking in confidence as individuals. Moreover, their social and political exclusion may mean they have limited political voice and are adversely incorporated socially and economically.

Analysis of Nigeria panel data (2010 and 2012)<sup>1</sup> shows that 18% of rural women who were non-poor during both survey rounds had completed secondary education. This contrasted with 10% of women who were poor at the time of the 2012 survey round and only 7% of women who were poor at both survey rounds. Only 7% of rural women who were non-poor during both survey rounds had management control of land. However, this figure fell to 5% among women who were poor at the time of the 2012 survey round and again to 4% for women who were poor at both survey rounds. These results show that substantial effort is needed to build women’s human capital and productive asset holdings, and that there is a discernible difference between non-poor, poor and persistently poor women. These results suggest the experiences of chronically poor women are likely to be even more strongly differentiated from those of women who are transiently poor or non-poor.

Research evidence elsewhere has shown chronically poor people not only to be income poor over an extended period but also to have a range of other deficits related to health, education, asset holdings and access to financial services and other markets and services (CPAN, 2012, Pachauri et al., 2013; Mariotti and Diwakar, 2016; Scott and Diwakar, 2016; Scott et al., 2016b). The interlocking nature of these deficits has negative consequences for the ability of chronically poor women to benefit from single intervention programmes (Mariotti et al., 2016).

This suggests chronically poor women need a comprehensive package of enabling policies and specific and carefully targeted interventions if they are to build the individual assets and capabilities and develop the agency and political voice that will enable them to become economic actors on an equal footing with both men and less poor women. Change for individuals needs to be matched by change to the norms and institutions within which the women act, including the regulation of key markets (e.g. labour and credit markets) and constitutional and legal reform to support equity and anti-discrimination.

Our key assumptions are:

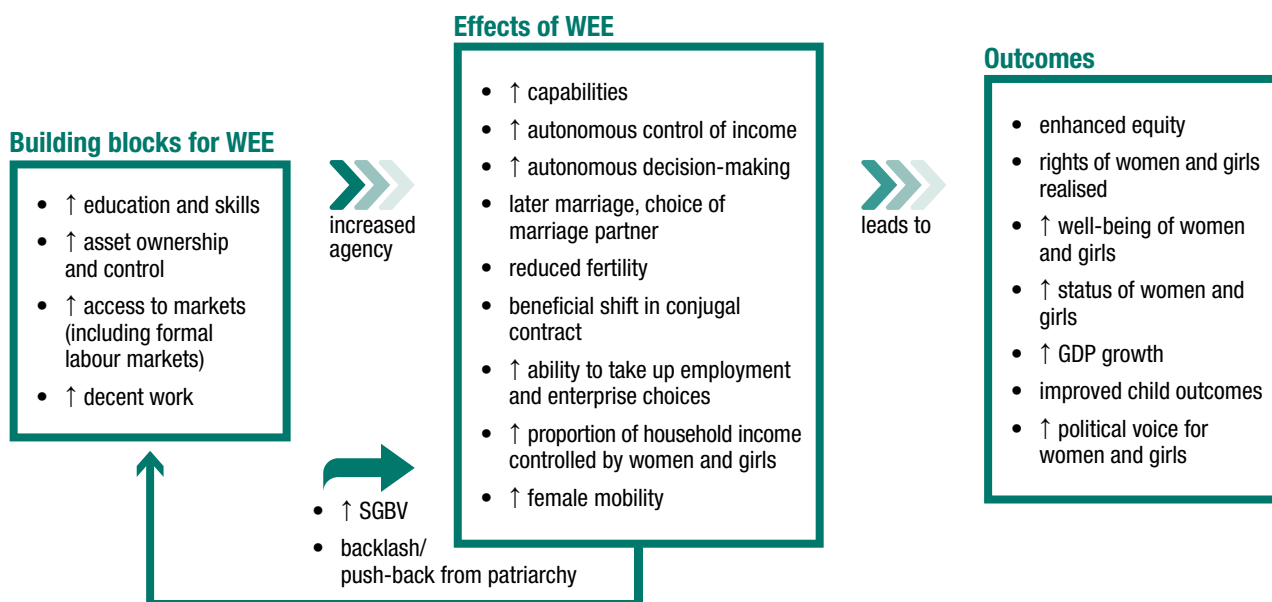
- **Well-being:** WEE has intrinsic value. Empowered women have greater agency, power, autonomy and voice. Where women are disempowered, it is unlikely that gender equity across income, well-being and a range of markets, goods and services will occur. WEE helps ensure the rights of women and girls are identified, recognised as valid and then achieved.

<sup>1</sup> With thanks to Vidya Diwakar for this analysis.

**Figure 4. Theory of change – women’s economic empowerment**

**Structural/enabling factors**

constitutional reform | legislative reform | shifts in customary practice | progressive change to social norms | enabling regulation



The implicit theory of change for WEE in much of development includes the dual goals of economic growth and improved well-being. If improving women’s well-being is not given a high enough value, WEE interventions can be assessed as unsuccessful because they have not adequately increased income growth (Scott et al., 2016a).

- **Land:** Women’s ownership of land plays a direct role in boosting their economic empowerment. It increases access to investment capital (through the provision of collateral for formal lenders) and generates income streams through agricultural/forestry produce or rental income. Land ownership and control also increase women’s status within the household and community, boosting their inclusion in community-level decision-making fora and their political voice. Land ownership and control shift women’s ‘backstop position’ in the conjugal contract (Roy, 2008), increasing their decision-making power and autonomy and their space to act as independent economic actors.
- **Non-land assets:** Women’s ownership of assets (including savings, productive assets and consumption assets) can generate a similar stream of beneficial outcomes as land ownership, depending on the assets’ divisibility and use to smooth income and meet contingencies and their productive and sale value and status. Independently controlled savings can have a powerful multiplier effect, potentially exceeding the impact on a woman’s life of her ownership of a small number of chickens, for instance.
- **Education:** Educated chronically poor women and girls gain a flexible and transportable asset that contributes to their economic empowerment. Education helps transform gender relations, changing how others value women and

girls. It increases their agency, opportunities and equity. Education of women and girls improves their access to information, goods, services and markets – including labour markets. The key route by means of which gender equity in education access and outcomes enables WEE is higher value and decent work. Education enhances the adaptability of women and girls and supports better-informed decision-making and greater entrepreneurialism, agency and voice. Higher levels of education give women and girls greater political connectedness, including improved access to social movements. Aspirations shift as women and girls with education see their reference group and choices expand.

- Other ways in which education enables WEE include educated women and girls having greater status, greater access to social movements and enhanced political voice. They also tend to have better access to information through information and communication technologies (ICTs) and other media platforms, including market and business information. This access to information improves their social and political connectedness (and capital) and shifts their reference group (and therefore expectations), supporting informed decision-making and entrepreneurialism.
- **Business skills and entrepreneurial behaviour:** These can be built through technical and vocational education and training (TVET), work experience or in-service training (see Avon case study in Box 16) and can alter women’s attitudes to competition, risk and profit.
  - **Financial services:** A very high proportion of chronically poor women are unbanked. Providing them with appropriate financial instruments lowers the barriers

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to successful investment and entrepreneurialism and increases their ability to act autonomously.

- **Market power:** Discrimination and exclusion from markets reduces chronically poor women's market power. Interventions that challenge these distortions can improve the terms on which women engage in markets, driving up their income and their ability to accumulate assets.
- **Decent work and labour rights:** Without decent work and labour rights, chronically poor women are likely to remain disproportionately represented in poorly paid, dangerous and degrading work. Where labour markets function well and where chronically poor women are given the skills they need, they may overcome structural (and other) barriers to gain decent work with the same labour rights as those employed in the formal sector.
- **Collective action and social movements:** Existing political and social movements do not adequately represent chronically poor women. Interlocutors supposedly acting on their behalf tend to be elite urban women with a poor understanding of the constraints they face and their priorities for action. With better access to ICTs, even very poor women can gain a voice and be heard as part of social and political movements lobbying on behalf of

women's interests. Group mechanisms and some managed value chains can also help very poor women gain from joint enterprise and collective action.

- **Social protection:** Social protection that provides a consumption floor alters chronically poor women's perception of risk and increases their ability to make entrepreneurial decisions. Where it allows them to meet contingencies, invest in human capital formation and even build their physical and productive asset base, it can enable very poor and marginalised women to engage in an entirely different way with markets, by reducing vulnerability and shifting priorities from survival to investment and accumulation. This can give women the space they need to engage socially and politically with other women and expand their ability to become empowered.

### 1.3. Structure of the paper

In the remainder of the paper, we discuss what is meant by WEE (Section 2) and present why it matters (Section 3). We then identify a range of practical interventions to enable WEE (Section 4) and then draw conclusions (Section 5).

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# 2. Understanding the economic empowerment of chronically poor women

This section presents a number of ways in which WEE is conceptualised, before identifying our working definition. Part of the process of coming to a working definition of chronically poor women's economic empowerment is to interrogate what we believe drives their powerlessness. For some, the most important factor is their greater poverty and lower access to resources. For others, it is their economic vulnerability. For others still, it is their subordination within patriarchal societies and socioeconomic inequalities (Batliwala, 1994). There are also important differences in the way empowerment itself is conceptualised, with differential levels of emphasis given to the personal and the political, to individual and collective action and to agency versus structure in processes of change (Kabeer, 2008).

At heart, women's empowerment involves the ability of a woman to control her own life. It encompasses the dimensions of social, economic and political empowerment. However, what is empowering to one woman is not necessarily empowering to another, and interventions need to be tailored to meet individual women's needs. This pull towards an individual focus is countered by a demand for a more politically charged and structuralist approach, and some regard the way in which empowerment is used in contemporary development

discourse as having so downplayed the political and structural components of empowerment as to have become entirely depoliticised and neutralised of its historical power and potency (Cornwall and Brock, 2005).

Empirical evidence helps us here. Kabeer (2008) shows that shifts in the balance of power within individual women's lives do not necessarily work to change underlying structures of constraint. In other words, the empowerment of individual women does not undermine the patriarchal systems that subordinate women across society. This suggests that interventions to enable women's empowerment cannot succeed if they focus solely on individual women's lives. Such interventions must be multi-layered, including both micro and macro interventions, and there must be an institutional, collective or structural element – and this is inherently political. So, definitions of WEE must include factors affecting the individual (e.g. power and agency) and relational and structural factors.

Box 1 presents a number of alternative definitions of economic empowerment from the international literature.

We adopt Taylor and Perezniето's (2014) definition for this paper. It has a number of characteristics we appreciate: it identifies economic empowerment as being a process; it captures the importance of access to and control over resources; and it incorporates the ideas of agency and power

## Box 1. Alternative definitions of (women's) economic empowerment

**Scott:** Women's ability to make choices they value and to act on those choices (Scott et al., 2016a).

**Taylor and Perezniето:** Women's economic empowerment is the process of achieving women's equal access to and control over economic resources, and ensuring they can use them to exert increased control over other areas of their lives (Taylor and Perezniето, 2014, cited in Hunt and Samman, 2016).

**O'Neil et al.:** Women's empowerment is a process of personal and social change, taking place over interlinked and mutually reinforcing psychological, political, social and economic domains, and through which women individually and collectively gain power, meaningful choices and control over their lives (O'Neil et al., 2014, cited in Hunt and Samman, 2016).

**Golla et al.:** Women's ability to succeed and advance economically and the power to make and act on economic decisions (Golla et al., 2011 cited in Hunt and Samman, 2016).

in that women need to be able to use the resources they have to exert increased control over other areas of their lives. So, we adjust Taylor and Perezniето's definition to state:

*The economic empowerment of chronically poor women is the process of achieving their equal access to and control over economic resources, and ensuring they can use them to exert increased control over other areas of their lives.*

### **Box 1 (cont'd). Alternative definitions of (women's) economic empowerment**

**Eyben et al.:** Women's empowerment shifts the terms on which poor women enter the labour market, the way women's contributions are valued and women's ability to negotiate a fairer deal for themselves, including in relation to the benefits of growth (Eyben et al., 2008, Eyben, 2011, cited in Hunt and Samman, 2016).

**Kabeer:** In order for women's empowerment to take place, women must have resources (as a precondition) and agency (the process), leading to achievements (the outcome) (Kabeer, 1999).

**Ibrahim and Alkire:** Empowerment consists of two components – information and influence – which together allow individuals to identify and express their own preferences, and provides them with the bargaining power to make informed decisions (Ibrahim and Alkire, 2007).

But women's empowerment faces opposition. This contestation must be recognised as part of the process of empowerment. So, women's empowerment is:

- Empowering women to make their own decisions, rather than be passive objects of choices made on their behalf;
- Expanding women's ability to make strategic life choices, in a context where this ability was previously denied to them;
- Ensuring women are able to control their own destinies, even when their interests are opposed by others (Ibrahim and Alkire, 2007).

**WIEGO:** WEE has been defined variously in terms of increased access to and control over resources and markets and increased agency and choice, as well as improvements in and control over specific outcomes or achievements (such as enhanced well-being and dignity, better work–life balance and improved economic opportunities). Some regard all dimensions of empowerment – resources, agency and achievements – as being critical to the well-being, dignity and livelihood opportunities of working poor women (WIEGO, 2010).

**OECD:** '... the capacity... to exercise control over their livelihoods through their ability to make choices on what productive activities to engage and invest in, to decide how and when to engage in markets and to influence the terms on which they do so' (OECD, 2012).

**OECD:** 'Women's ability to enjoy their rights, make strategic choices, and exercise agency in key areas of their lives' (OECD, 2016).

**OECD:** WEE is a process that builds women's capacity to contribute to and benefit from economic activities on terms that recognise the value of their contribution, respect their dignity and make it possible for them to negotiate a fairer distribution of returns (OECD, 2016).

**DFID:** It is useful to understand empowerment in terms of the following:

- Agency – the capacity to make decisions about one's own life and act on them to achieve a desired outcome, free of violence, retribution or fear (World Bank, 2014);
- Relations – the power relations through which women negotiate their individual and collective empowerment;
- Structure – the environment that surrounds and conditions women's choices (DFID, 2015).

Ibrahim and Alkire (2007) remind us that **agency** or **power** can be broken down into 'power to,' 'power over,' 'power with' and 'power within.' This is useful for conceptual clarity but also contributes usefully to programmatic design – if you are designing an intervention to enhance women's agency, as an aspect of enabling greater WEE, it is helpful to identify the different elements of disempowerment that need to be broken down.



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# 3. Why does the economic empowerment of chronically poor women matter?

## 3.1. What is the problem?

Absence of gender equity leaves women more likely to work in poorly paid and insecure employment, to own fewer assets than their male counterparts, to have less autonomy and to be blocked from taking an equal role in decision-making. This inequity penetrates into both the private and the public domains, constraining the agency of women and girls in social, political and economic realms. The inequity facing chronically poor women and girls is particularly acute, and reversing this situation is crucial if we are to ensure no one is left behind in the meeting of the Sustainable Development Goals (SDGs).

Turning to specific sectors, we see there is a significant gender asset gap in terms of land ownership. Internationally, women commonly face challenges in relation to exercising their rights to inherit, purchase, own or rent land or other property in their own right. Fewer women than men own land (ranging from 11% in Senegal to 54% in Rwanda and Burundi, compared with male ownership at 28%, 55% and 64%, respectively). In most Latin American countries, women constitute less than a quarter of landowners (Deere and León, 2003). The gender gap is larger when only land that is individually owned, rather than jointly owned, is included (Doss, 2014). Unfortunately, few of these statistics are differentiated by both gender and poverty, so we do not know how much more important the issue is for chronically poor women.

In labour markets, we see that women still face gender-based job restrictions in 100 economies around the world, and in 18 economies husbands can legally prevent their wives from working (IBRD and World Bank, 2015). Women's global labour force participation has stagnated over the past 30 years (World Bank, 2013b). It is hard to find analysis that differentiates labour force participation by gender and poverty, but we do know that women remain concentrated in gender-segregated occupations at the lower end of the employment hierarchy (OECD, 2016). We can assume this finding is accentuated for chronically

poor women. Globally, women earn on average 24% less than men (UN Women, 2015).<sup>2</sup> Despite improvements in girls' education, persistent underinvestment in women's economic empowerment means these have not translated into reduced gender gaps in labour markets (OECD, 2016). The intersecting inequalities chronically poor women face lead us to assume they face more powerful barriers to decent work and greater pay differentials.

Women continue to make up the largest share of workers in informal employment. Their work is typically precarious, poorly paid and lacking in basic social protections. This group includes unpaid family workers, subsistence farmers, homeworkers and domestic workers (ILO, 2016). Turning to the agriculture sector, we see that women face barriers to accessing agricultural resources, education, markets and financial services, which limit their equal participation (DFID, 2015). These constraints are particularly severe for chronically poor women, as they tend to live in spatial poverty traps and lack the education and leverage to gain access to the goods and services they need. Together, these challenges make women disproportionately vulnerable to poverty and tend to make their economic contributions invisible (OECD, 2016).

In the world of business and enterprise, we see gender differences in entrepreneurial behaviour are remarkably stable across countries (Minniti and Naudé, 2010). Research shows that rates of return to capital injections into women-owned micro-enterprises in Sri Lanka were lower than those for their male counterparts (De Mel, 2015). Elsewhere, it has been found that women's businesses tend to be smaller and to grow less than those owned by men. They also tend to be less profitable and to generate lower sales turnover than those owned by men, even in same industry comparisons (Minniti and Naudé, 2010). This, and the clustering of women entrepreneurs in certain sectors, has led some researchers to assume that women's incentives, preferences and abilities in business are different to those of men (e.g. with risk aversion driving them towards diversifying incomes sources and survival

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<sup>2</sup> ILO analysis of 83 countries found that women are paid on average between 10% and 30% less than men (ILO, 2009).

chances; *ibid.*). However, an alternative explanation is that discrimination, lack of investment capital and other barriers to entry prevent their investment in higher-return sectors, forcing clustering in lower-return areas (Scott et al., 2016a). This lack of investment capital and the acuteness of other barriers to entry are particularly serious for chronically poor women.

Research in advanced economies shows women entrepreneurs' failure rates are not that significantly different from those of men (once factors such as size of business and sectoral distribution have been corrected for). This leads us to believe that fewer businesses are owned by women, because fewer women-owned businesses are started (Minniti and Naudé, 2010). This can be explained by discrimination and barriers to entry, including the very limited access women have to investment and working capital – other than through own and family savings (Scott et al., 2016a).

Once in business, women's reliance on their extended family network (often rural women's only, or their major, social network) constrains their entrepreneurial decisions, with evidence showing that their marriage status and the assets and incomes brought to their marriages are important determinants (Minniti and Naudé, 2010). Married women with young children are more likely to be entrepreneurs than employed (*ibid.*), partly because of the flexibility that entrepreneurship gives them around their care roles. The lower levels of profitability in women-owned enterprises is explained by the discrimination and structural constraints they face, including exclusion from growth sectors and discrimination when seeking investment capital, and also the time they must commit to their, often extensive, care roles (Scott et al., 2016a). For chronically poor women, these constraints bite particularly deeply. They are unable to pay for support in their care roles and they face discrimination and exclusion for multiple and interlocking reasons (Paz Arauco et al., 2014; Kabeer and Santos, 2017).

In developing country contexts, there is a higher rate of women entrepreneurship, possibly explained by women facing barriers to entry in the formal labour market and thus using entrepreneurship as a way out of unemployment and poverty (Minniti and Naudé, 2010). However, women's enterprises face constraints, too, with only 13% of women entrepreneurs in Latin America and the Caribbean expecting their firm to grow over the following five years (*ibid.*). Women-owned businesses can be constrained by 'patterned interference from third parties,' with women being forced to hand over their earnings from employment or enterprise to husbands or other family members. It cannot be assumed that earnings will flow without obstruction, towards paying for school fees or reinvestment in the business (Scott et al., 2016a). Also, as women's businesses grow, they may attract external investors, who will commonly be men. Inevitably, women lose sole control of the business and they cannot be recognised as 'women-owned and -controlled.' This distorts results by underestimating the success of women's enterprises (*ibid.*).

## 3.2. What are the implications?

There are both intrinsic arguments and instrumental arguments for greater women's economic empowerment. Here we present both.

### 3.2.1. Intrinsic arguments

The right to equal treatment irrespective of gender is a basic human right. Women deserve autonomy and independence. They have a right to participate in decision-making on equal terms to men. Gender should not constrain their right to engage in markets; to make investment decisions; to work and to hire labour; to own, sell or rent property; and to move around freely and independently. These basic statements may seem self-evidently true, but all around the world customs, norms and institutions (including laws) block full gender equity.

The economic empowerment of poor women increases their access to economic resources and opportunities, including jobs, financial services, property and other productive assets, skills development and market information (OECD, 2012).

Being able to work outside the home matters to women. Their economic independence can increase their autonomy, enhance their economic and social status and shift power relations between women and men, including within the household (OECD, 2016).

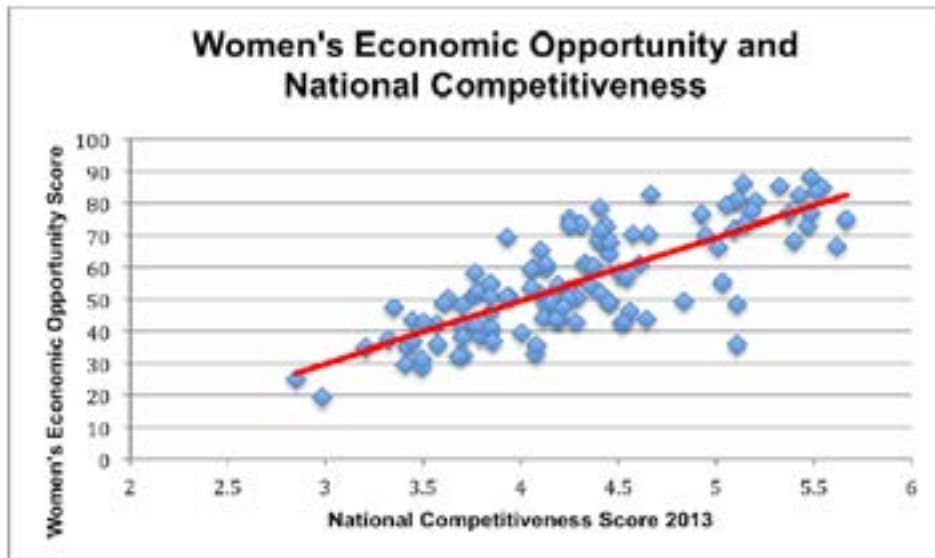
Women's ability to enjoy their rights, make strategic choices and exercise agency in key areas of their lives is closely linked to their being able to generate regular, adequate and independent income (OECD, 2016). Working outside the home can create empowering new opportunities, including greater freedom to engage in external activities, developing new skills, gaining in confidence, building social networks and achieving higher aspirations (*ibid.*).

However, programmatic and policy design to enable gender equity is notoriously difficult. Contestation slows progress and can create backlashes and reversals. Enabling WEE is one strand of multi-sectoral efforts to create a more equal world. So, for example, in India, women have benefited from reforms that have given them rights to inherit land. In states where this reform has taken place, girls from the religious groups affected by the legal change have received more years of schooling (Roy, 2008), benefiting them as individuals and putting in place one of the building blocks for their greater empowerment. In Zambia, a programme to increase agricultural sales saw women's farming and entrepreneurial skills improve, and this in turn led to an increase in their control over household income, ultimately improving relationships between women and men, increasing women's self-esteem and confidence and stepping up their involvement in decision-making both at home and in the community (Sida, 2010, in OECD, 2012).

Employment has positive effects on women themselves, as well as their families and communities, including through career and psychological development, saving and



**Figure 5. Women's economic opportunity and national competitiveness**



Source: Scott (n.d.).

asset accumulation, reduced domestic violence, greater say over household decisions and delayed marriage and childbirth (Scott et al., 2016a)

Although greater economic empowerment of women can trigger a violent backlash, on average and over the longer term, when women gain greater economic power, they can expect to see a reduction in sexual and gender-based violence (SGBV). For example, in India, it was found that, of women who owned their own land or home, 7% had experienced domestic violence in comparison with 49% who had not (Martin-Breen, 2014). In her essay, Linda Scott (n.d.) plots the Economist Intelligence Unit's composite 'Women's Economic Opportunity' against the World Economic Forum's 'National Competitiveness' index (see Figure 5). Running the two variables against each other shows a clear relationship between a country's progress in WEE and its progress economically. However, interestingly, the index for 'World Economic Opportunity' includes conventional economic measures such as labour participation, as well as others not normally regarded as economic, such as interventions to stop violence against women. This suggests that separating arguments in favour of women's economic empowerment into instrumental and intrinsic lines may be artificial, with the benefits more closely linked than we might assume.

### 3.2.2. Instrumental arguments

We will not achieve the SDGs without far greater gender equity. The Organisation for Economic Co-operation and Development (OECD) believes that WEE is a prerequisite for sustainable development and pro-poor growth and that it increases agricultural productivity and reduces hunger (OECD, 2012). '[N]ational economies lose out

when a substantial part of the population cannot compete equitably or realize its full potential' (Golla et al., 2011, in Hunt and Samman, 2016).

The OECD also states that 'gender equality and empowered women are catalysts for multiplying development efforts' (OECD, 2012). Agricultural productivity rises. Inclusion in the labour force has large growth benefits at the national level (Scott et al., 2016a). Gender parity overall has the potential to boost global gross domestic product (GDP) by between \$12 trillion and \$28 trillion between now and 2025 (Woetzel et al., 2015). In India, GDP could rise by 8% if the female/male ratio of workers goes up by 10% (DFID, 2010). In Africa, total agricultural outputs could increase by up to 20% if women's access to agricultural inputs is equal to men's (ibid.).

Empowering women helps reduce poverty. There are few studies that explicitly examine this relationship; however, a study of women's empowerment and poverty dynamics in Uganda between 1992 and 2005 found that women's empowerment at the community level – measured in terms of women's access to social, political and economic opportunities – has a favourable impact on moving out of poverty (Taş, 2010).

Healthy, educated and empowered women are better able to contribute to economic productivity and the socioeconomic development of the next generation. Women's central role in producing, maintaining and reproducing the population (child-bearing and -raising, care for the family, sick and elderly) means policy measures to support women's empowerment can have multiple positive spill-over effects on childhood and household poverty as well as women's well-being. Women's empowerment can also underpin pro-poor demographic transitions (Braunholtz-Speight et al., 2008).

Women's greater labour force participation benefits their children. They invest their earnings in their children and

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community, producing a positive ripple effect in a way that does not occur when men's incomes rise (Scott et al., 2016a). Their investment in their children's education and health helps build capabilities and interrupt the intergenerational transmission of poverty (World Bank, 2013a). In Brazil, the likelihood of a child's survival increased by 20% when the mother controlled household income (OECD, 2012).

Research findings from Bangladesh show that women's agency is as important in determining favourable outcomes in women and children's deprivation as household poverty

level (Begum and Sen, 2005). This is because women with greater levels of agency are more able to make strategic investments, including adopting improved health care practices irrespective of the gender of the child (ibid.). In Nepal, women who own land have been found to be significantly more likely to have the final say in household decisions, which is an indicator of their agency and empowerment. This benefits their children, who are found to be significantly less likely to be severely underweight (Allendorf, 2007).

# 4. Practical interventions to enable the economic empowerment of chronically poor women

*'[W]omen's economic empowerment requires concerted, targeted efforts that prioritise women's needs and preferences and recognise their heterogeneity' (Hunt and Samman, 2016).*

Chronically and severely poor and marginalised women may face intersecting inequalities (Paz Arauco et al., 2014). In other words, they may be poor and female and also discriminated against and excluded because of their religious or ethnic minority identity. They may be from a remote rural area or a low caste, and they may be disabled or chronically ill. They may also be functionally illiterate; experience lower levels of access to and control of resources than other women; have less ability to network

and encounter people to assist and support them; and have greater vulnerability to sexual exploitation and abuse at the community level, if not the household level (Mayoux, 2009, in OECD, 2012).

Very poor and marginalised women are likely to be concentrated in low barrier to entry and low-return livelihoods, working as landless labourers, smallholder agricultural producers, cross-border traders and factory and domestic workers, for example (OECD, 2012).

Programmatic and policy design to enable gender equity is notoriously difficult. Contestation slows progress and can create backlashes and reversals. As we have seen, enabling WEE is one strand of multi-sectoral efforts to create a more equal world.

## **Box 2. The challenge poor and marginalised women entrepreneurs face**

Women working in poor remote rural villages in Uganda are highly constrained by material scarcity and limited mobility. There is no electricity and the water is not clean enough to drink. Transportation out of the village is limited and expensive. There is no bank or post office. Between gathering wood and caring for children, the women make a little money growing and selling a limited range of horticultural crops. They sell this through truckers who drive along an eroded dirt road to the largest town in the area. The drivers over-charge for this, cutting deeply into the women's profit margins. A range of risks and shocks, including illness and commodity price fluctuations, make the women's incomes very unpredictable. There are one or two female teachers but there is no other formal employment for women within reach of the village.

In a location like this, many popular interventions to enable women's entrepreneurship would fail and may even be damaging. For instance, even if these women

had mobile phones and the electricity to charge them, it would do no good to check prices around the region because poor market linkages give them no choices about where their produce goes. The nearest bank is two hours away and the numeracy in the group is so limited that reading statements is impossible.

In this part of Uganda, as in so many similar communities around the world, girls rarely achieve more than a few years of primary schooling. For this reason, the microfinance groups promoted by the government and non-governmental organisations are worrying. Women's financial literacy is extremely limited, and yet these schemes are invariably complex. Some members who are better able to understand the terms gain at the expense of their less skilled friends, who, out of need and confusion, fall into credit spirals.

*Source: Scott (n.d.).*

Much of the international literature and many policies and programmes assume women and girls to be a homogenous group, and not enough is known about what needs to be done to reach the very poorest and most marginalised women and girls. However, chronically and severely poor and marginalised women do not always benefit from policy or programmatic interventions designed for the more general population. For this reason, specific policy prescriptions and tailored programmes may be needed to ensure no one is left behind. This is illustrated beautifully by a description of the constraints facing women entrepreneurs in remote rural Uganda, drawn from Linda Scott's essay on WEE in developing countries (Scott, n.d.) (see Box 2). This illustrates the multiple constraints facing poor women in remote areas with poorly integrated markets, and concludes that standard interventions are unlikely to work and may even be counterproductive.

#### 4.1. Design principles for effective interventions

Effective gender and power analysis must be the basis for all policy and programmatic interventions in this area. This must ask the following questions: who decides what? (who has decision-making power?); who gets what? (who has access, ownership and control over resources?); and who does what? (what is the division of labour and responsibilities?) (DFID, 2015).

Also, the structural nature of interventions seeking to empower women means the focus cannot be exclusively

on women as the site for change, as this would ignore the structural and relational barriers they face from the patriarchy and other institutions (Scott et al., 2016a). DFID (2015) identifies four levels of power at which interventions must take place (also see Figure 5):

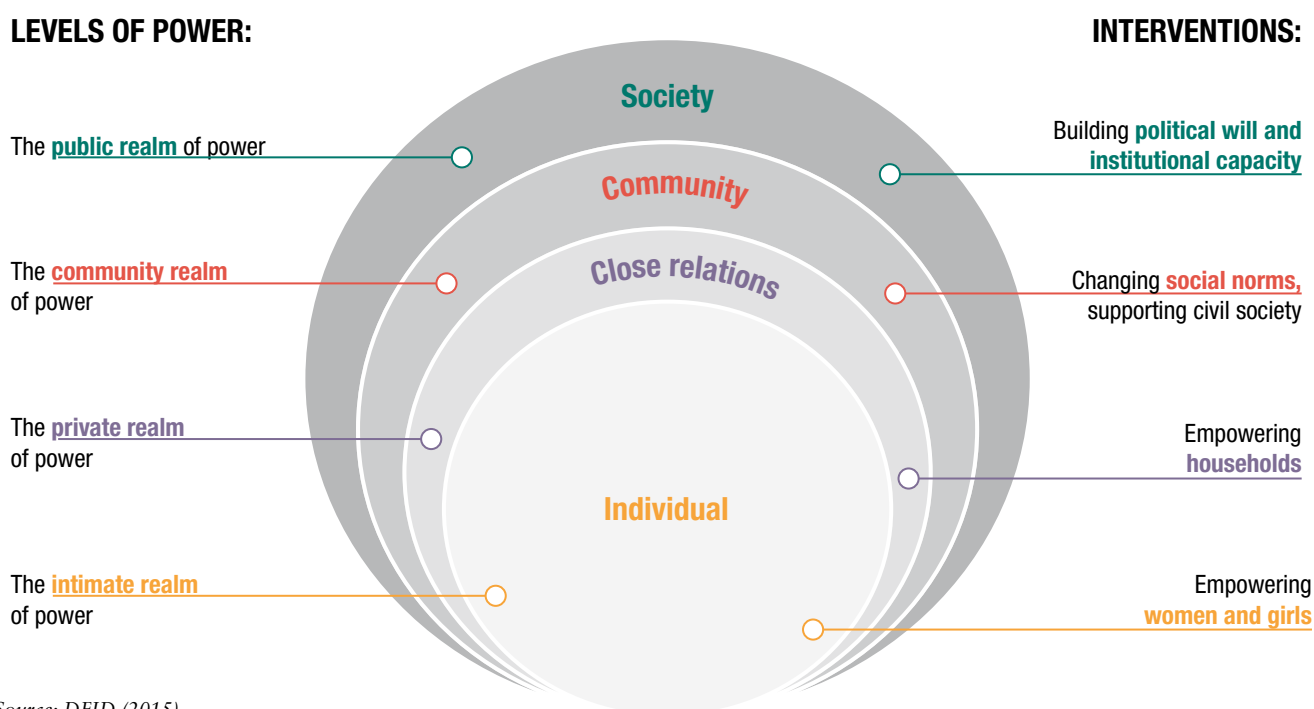
1. The **societal level** (the public realm of power) – interventions that seek to influence formal institutions, laws, policies and practices and to support and promote women's rights and empowerment as well as strengthening institutional capacity and accountability;
2. The **community level** (the community realm of power) – interventions that aim to change social and cultural norms, values and practices that condone or reinforce gender inequality at the community level;
3. The **household level** (the private realm of power) – interventions that target relationships within the family, within marriage and within sexual relationships;
4. The **individual level** (the intimate realm of power) – interventions that focus on influencing an individual's self-confidence, knowledge or self-awareness.

Given this complexity and the multiple barriers women face, bundled interventions, which require responses from different institutions or sectors, work best (Taylor and Pereznieta, 2014; Scott et al., 2016a). This suggests an ecosystem approach to WEE is likely to be the most effective (Scott et al., 2016a).

DFID (2015) identifies the following organising principles for effective interventions to enable WEE:

- **Women's rights are human rights.** Recognise women and girls' rights as human rights and see fulfilling these rights as an important end in itself.

Figure 6. Levels at which interventions should take place



Source: DFID (2015).

- **Affirmative action is needed.** Affirmative action is a legitimate short-term strategy for redressing gender imbalances. Tokenism should be avoided and the action should be seen as a temporary measure until gender equity is achieved.
- **Interventions must be gender-transformative.** This means they must transform power relations between women and men by addressing the root causes of gender inequity.
- **Women and men are not homogenous groups.** Intersecting inequalities matter – for example the process by which gender intersects with ethnicity, religion, disability, poverty and marginalisation.
- **Context matters.** What works in one locality will not necessarily work in another.
- **Consultative approaches improve design.** Listen to women's voices and enable them to contribute to policy and programmatic design.
- **Protect from backlashes.** Protect women from any backlash triggered by policies and interventions designed to enable empowerment.

### Box 3. Women's empowerment in Tunisia

- Since independence, Tunisia has made significant progress towards gender equality, introducing far-reaching reforms to family law in 1957 and gradually eliminating gender discrimination in law in relation to health, education and access to labour markets.
- Between 1990 and 2011, supported by the growth of women's movements in the 1980s, Tunisia sustained this progress, reducing fertility rates, more than doubling girls' secondary school enrolment from 38% to 94% and increasing from 4% to 26% the number of women elected to parliament.
- These advances have shown extraordinary resilience despite the political challenges faced by Tunisia in the post-Arab Spring era. In February 2014, the country voted to ratify a new constitution that not only preserves key social and political gains for women but also advances them. In the October 2014 elections women gained even more seats, and they now represent 31% of parliament.
- In July 2017, after years of arduous lobbying, debate and compromise, the Tunisian parliament passed legislation outlawing domestic violence and SGBV and giving legal protection to survivors.

This progress has created an important foundation for further advances in women's capabilities and human capital, and women have also experienced substantial gains in the labour market, with more now in paid employment. Women's organisations have worked long and hard to create space in which they can play a role in shaping social and political transformation.

This progress is built on deep foundations that extend more than 30 years into the past. It relies on the elite bargain made in the immediate post-independence era, which resulted in particular policies in education, health and labour and increased women's access to resources. Also, changes in law, policies promoting gender equality and women's capacity to mobilise did not happen in isolation, but were linked. The progress seen would probably have not occurred had legal reform not taken place, alongside the development of progressive government policy and the existence and activities of an active women's movement. As such, change has been driven by many actors and at many different levels.

Progress in Tunisia continues today, and women experience increasing levels of both individual and collective agency in both the public and the private spheres, which is helping drive forward further improvements. Iterative progress in different spheres has been mutually reinforcing. It may also have created resilience to the potential reversals surrounding the political changes triggered by the Arab Spring.

Tunisia's experience of gradual progress in women's empowerment generates useful lessons on:

1. How women can gain access to and control of new resources;
2. Contestation, politics and power play triggered by challenging gender and social power relations;
3. The importance of understanding wider political settlements when seeking to understand the political trajectories of change (such as processes of women's empowerment);
4. The long time horizon needed when seeking or enabling structural, institutional, social or cultural changes (including changes to patriarchy and gender equity). In low-income developing countries and countries that do not have strong women's movements, the timeline for progress may be even longer.

These lessons cannot be taken and used as a template for change in other countries, but we can identify useful drivers of change that can perhaps be sought and identified (or not) in other settings.

*Source: Chambers and Cummings (2014).*

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## 4.2. Time horizons and removing the structural barriers to women's economic empowerment

As this paper has already shown, WEE for chronically poor women requires interventions to help women and girls build their asset base, as well as delivery of a tailored bundle of interventions that include institutional and legislative reform at the macro or universal level and carefully adapted and targeted actions. The length of time that must be allowed to achieve outcomes depends on contextual factors. However, accumulated evidence shows that a substantial period of time is needed for institutional reform to become embedded. Equally, legislative programmes requiring constitutional amendments commonly take many years to pass. This is without even considering the contested nature of many of the reforms necessary for effective WEE programming. A case study from Tunisia (Box 3) shows legislative reform takes decades to cement and changes in local practice even longer.

Supporting progressive change in WEE is a challenging process. What are the entry points? What is the correct sequencing and mix of enabling interventions? How can international partners work best with domestic social movements, policy-makers and other actors?

Interventions to enable WEE are often projectised, particularly when funded by international partners. The maximum duration of such projects is limited and may be set by agency rules or norms. In order to get funding agreed for a particular project, agency staff may need to 'over-promise' on the anticipated outcomes to be delivered during the project's life, leading to unrealistic expectations, disappointment and therefore a disinclination to fund future projects in the tricky area of gender equity and WEE, where it is inevitable that some project activities will have ambitious aims in the area of shifting norms, institutional reform or adjusting structural blockages to WEE. Alternatively, the scope of projects can be set too narrowly to enable the economic empowerment of the poorest women, as such projects are unable to incorporate both interventions to support macro-level change (e.g. to the constitution) while also acting at the local level to build the assets, agency and capabilities of the poorest women. Without either long-duration programming, which can seek to achieve suitable enabling outcomes over longer time horizons, or multi-component projects spanning attempts to drive structural change alongside tightly targeted interventions, it is hard to ensure empowerment processes will become strongly embedded or are inclusive of the poorest women and girls.

How to resolve this conundrum in future programming?

It is useful to remind ourselves of how long it actually takes to reform institutions or shift cultural norms in a progressive direction. To illustrate this for internal and domestic audiences, agencies may wish to commission a small number of short and accessible historical case studies

of the process around achieving greater gender equity in selected OECD countries. These could focus on, for example, the steps to achieving gender equity in women's rights to own and inherit land, open bank accounts and obtain mortgages in the UK or the steps to achieving gender equity in employment law in the US. These could look at the stages in both de jure legislation and shifting cultural practices, including the very first stages in changes in public discourse and the process surrounding reform – what were the steps and stages? How long did progress take?

These case studies would not aim to suggest policy transfer is possible or even desirable, but to show graphically the impossibility of achieving progress in gender-equitable norms and institutions overnight.

Subsequently, it may be useful to identify the steps and stages (sequencing, critical path analysis) for specified progressive changes in gender-inequitable norms or practice and:

1. Agree to fund 10-year, renewable, projects in some activity areas;<sup>3</sup>
2. Identify soft and hard indicators of progress for such projects that allow for effective project management and also recognise that progress may be slow and non-linear;
3. Fund shorter-run projects, alongside the longer-duration projects, to support and enable the change process and allow for process learning to feed lessons into design modification for longer projects;
4. Identify the correct bundle of short-/long-run projects based on a critical analysis of context and the needs of the specific target group.

## 4.3. Sustained poverty escapes and the economic empowerment of the poorest women

We have shown in this paper that increasing the asset holdings of women and girls supports empowerment processes and progress towards greater gender equity. This is true of all assets (including physical, financial, natural, financial, social and political). We can see that, where women and girls' asset holdings increase, all other things being equal, their resilience also increases, enabling escapes from poverty that can be sustained (Diwakar, 2016; Mariotti and Diwakar, 2016; Scott et al., 2016a; Scott and Diwakar, 2016; Luu et al., 2017).

We have also shown in this paper that women are heterogeneous and that enabling the economic empowerment of the poorest women must take account of their risk exposure and the likelihood that they will have to adopt adverse coping strategies in the face of negative trends or shocks. Evidence from around the world shows this to be true, including recent multidimensional research on sustained escapes from poverty in Ethiopia (Mariotti and Diwakar, 2016).

Where poor people are forced to adopt adverse coping strategies, following either idiosyncratic or covariant

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3 Where this is not possible, for institutional or political reasons, an alternative may be to design long-term programmes, with in-built opportunities for learning and recalibration, which seek to achieve long-term structural objectives, such as progressive change to institutions and social norms.



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shocks,<sup>4</sup> they commonly draw down on their asset holdings, undermining their subsequent ability to run an effective business or farm productively. Their coping strategies may also lead to them drawing on their social capital in such a way that it is undermined. Their and loss of assets (and the strategies they are forced to adopt) may be such that they lose social status, with long-term repercussions. In addition, any reduction in investments in human capital can have long-run and even intergenerational implications.

This suggests that the heightened risk exposure of severely and chronically poor women and girls has implications for their trajectories not only out of poverty but also toward greater empowerment.

We know from elsewhere in the literature that poor households have greater resilience where they have a diverse portfolio of assets. This resilience is further boosted where poor households diversify their income sources across a range of enterprises or livelihood activities, thus reducing the risk of being forced to adopt adverse coping strategies. Diversification within agriculture and into off-farm and nonfarm self-employment and employment is associated with sustained poverty escapes across all the CPAN country studies (Bangladesh, Ethiopia, Rwanda, Tanzania, Uganda) examined in a multi-country study of sustained poverty escapes. So, diversification is both a risk reduction strategy and a coping strategy but can also be employed as a strategy for a sustained poverty escape. Which it depends on the 'initial conditions' of the household and their context (Diwakar, 2016; Mariotti and Diwakar, 2016; Scott et al., 2016b; Scott and Diwakar, 2016).

We know that the very poorest women and girls own few assets, and whatever assets they do own are vulnerable in the event of shocks. This suggests social protection and other protective factors (e.g. remittances) have the potential to play an important protective role for this group, enabling them to resist downward pressure on their assets and perhaps even to accumulate and move out of poverty. Given suitably designed and targeted social protection and WEE measures, one might hope to see chronically poor women both accumulating assets (and so moving out of poverty and having greater ability to withstand future downward pressures) and becoming more able to benefit directly from either targeted or universal/enabling WEE measures. There are examples of programmes around the world that attempt to do just this, for example the graduation approach initially pioneered by BRAC in Bangladesh. This programme has been found to be effective in both reaching the poorest and ensuring sustainable pathways out of extreme poverty. Embedded within larger social protection systems, the approach has been found to have helped in the process of eradicating extreme poverty sustainably (Heinemann et al., 2017).

The kind of social protection programming that would support asset accumulation and WEE would be likely to

be fairly comprehensive and include universal schemes supporting people at vulnerable points in the life-cycle (infancy and early childhood, pregnancy and lactation, old age), in addition to those related to ill-health and disability; those aimed at providing an income floor for the poorest; those geared toward asset-building for chronically and severely poor people; and those that are responsive following both covariant and idiosyncratic shocks.

It can be hard, in some country contexts, to create the broad-based political support for such comprehensive social protection programmes, in part because of the prevalence of narratives on the undeserving poor and fears of both welfare dependency and increasing the reserve price of labour. Where challenges in formulating a pro-poorest state-citizen compact around social protection persist, it can be helpful to introduce ideas of graduation from social protection into the discussion (Ulrichs, 2016; Hagen-Zanker, 2017, Heinemann et al., 2017) (see Box 4, below). While asset accumulation and the development of capabilities can take place, many chronically poor people struggle to develop sufficient resilience to be able to completely compensate for the intersecting inequalities they face, including the effects of poor early childhood nutrition and child development; the long-run health implications of chronic and severe poverty; or the practical barriers to employment they may experience. They thus find it difficult to graduate from all forms of social protection for the whole of their full life-course.

Many non-poor people also need to rely on social safety nets at some point in their lives, and a way of softening the political discourse around social protection is to ensure at least some of the benefits are to respond to life-cycle needs and others are universal.

#### **4.4. Policy instruments and programmatic interventions to enable empowerment of chronically poor women**

This section presents the areas in which policy instruments and programmatic interventions are necessary to enable the empowerment of poor and marginalised women. We identify interventions for improving the functioning of the enabling environment for chronically poor women and then proceed to discuss interventions for collective action and social movements; decent work and labour rights; education; increasing women's discretionary income; asset ownership and control; infrastructure; ICTs; financial services; business development services (BDS); market power; and social protection.

For each theme, we present key interventions for enabling the economic empowerment of all women. Where possible, these are supplemented by interventions that will provide the additional support the poorest and most marginalised women need. Sometimes, the policies and programmatic interventions that will assist wealthy and

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4 Idiosyncratic shocks: those affecting just the individual or household. These might include life-cycle events (births, marriages, deaths), ill-health of a family member, localised crop failure, business failure, death of livestock, etc. Covariant shocks: community-wide or those affecting the household's social network or support network.

#### **Box 4. What is graduation and how does it work?**

Graduation refers specifically to graduation from extreme poverty: it indicates meeting a certain context-specific threshold beyond which the probabilities of slipping back into (extreme) poverty are significantly reduced. It does not imply exit from a social protection system or other social programmes. Rather, graduation relies on an effective social protection system combining social assistance, social insurance, and labour market programmes, interlocked with the effective delivery of health, education, agriculture and other forms of intervention, to ensure that people do not slip back into poverty. This suggests that the graduation approach can be regarded as an integral part of any social protection policy aiming to enable the economic inclusion of the poorest.

The classic graduation approach is a multi-pronged set of interventions aimed at moving extremely poor individuals into economically sustainable livelihoods within a specified time, generally 18 to 36 months. It begins with consumption assistance. This may be delivered as an in-kind transfer (i.e. food) or as a cash transfer. The graduation approach recognises that part of what it means to be extremely poor is that chronic hunger and food insecurity make it difficult to focus on anything

beyond basic survival. Once those urgent needs are met and the poorest have a breathing space to plan for their future, the graduation approach moves on to interventions aimed at building long-term economic self-sufficiency. Those interventions include financial services, usually involving financial education, facilitating access to safe and affordable financial services (especially savings), support for saving for asset-building, practicing financial discipline, and strengthening cash management skills.

The defining feature of the graduation approach is providing the means and ensuring the skills for participants to build a viable livelihood, so the approach delivers technical skills training in a livelihood for which a participant has shown some aptitude along with seed capital to launch that livelihood. If wage employment is available and attainable by participants, the livelihood component may focus on providing them with skills training, and linking them to appropriate employment opportunities. Finally, regular, intensive one-on-one mentoring throughout the programme helps build the participants' confidence and persistence.

*Source: Heinemann et al. (2017).*

well-connected women will damage the interests of the poorest and most marginalised women. We identify these instances and suggest adjustments.

#### **4.4.1. Structural change and the enabling environment**

Having a conducive enabling environment is important for enterprise, whether this is a large, export-quality fish-processing enterprise near Lake Victoria in Uganda, a café in Ho Chi Minh City in Viet Nam, a petty trader selling textiles on the streets of Nairobi, Kenya, or a horticultural producer on the outskirts of Bangalore in India.

Very specific institutions need to be in place if women are to have agency and power as economic actors. These include laws, rules and norms. Reforms will need to address discriminatory legislation and social norms. Areas that will require particular attention if women are to have gender equality as economic actors include those related to education and training, labour markets, geographic mobility, access to financial services and other markets, asset ownership and autonomous decision-making.

Reforms may also need to include specific measures such as the introduction of gender-responsive public financial management (PFM), which can help public finance enable the public sector to provide a level playing field. Gender-responsive PFM ensures government resources are

efficiently allocated based on identified needs and revenues and expenditures are structured to benefit both women and men (OECD, 2012). Such measures can be used to make sure economic and social infrastructure investments are made that will benefit women and girls. Complementary interventions are needed so women and girls can access the infrastructure that is nominally available to them (e.g. conditional cash grants; reducing SGBV to encourage the enrolment and retention of girls in school).

The regulatory and legal environment often requires reform to ensure it promotes women's access to economic opportunity. Reforms may include improved business registration, fair contracts and better processes for the settlement of disputes. Specific anti-discrimination legislation, providing for gender neutrality in formal and informal labour markets and in other key markets and institutions (e.g. financial services, land markets (including rental), etc.), may also be necessary, supported by extensive public awareness campaigns, particularly where reforms are contested and there is a lag between legislation and practice.

Constitutional changes that enshrine gender equity are a first step. In the absence of this, progressive laws can be rendered toothless at the implementation stage. Other legal reforms that may be necessary to enable women's economic empowerment include those that outlaw gender-based discrimination in employment; provide for gender equity in access to education (and other public services); reform marital law, to ensure women's rights to land and



### Box 5. Collective action in practice – self-help groups, cooperatives and associations

A review of collective action and women's agency by Evans and Nambiar (2013) finds that collective action in the form of self-help groups, marketing cooperatives and credit and savings associations can have positive effects in terms of individual economic outcomes as well as more generalised benefits.

- **Uttarakhand, northern India:** Engagement in community-level (collective) women's empowerment programmes, including support groups, literacy camps, adult education classes and vocational training, delivered positive WEE outcomes, increasing women's access to employment, their physical mobility and political participation, as well as driving a measurable increase in the reservation wage, adding to women's bargaining power (Kandpal et al., 2013).
- **Afghanistan:** A project that mandated female participation increased female mobility and involvement in income generation despite strong discriminatory social norms (Beath et al., 2010).
- **Western Uganda:** Research on 26 self-help groups of a joint microfinance and coffee cooperative found women members had higher income than the rest of the community. They were able to use their group status to affect broader change including a reduction in tolerance of gender-based violence and increases in the likelihood of joint landholding with spouses (Meier zu Selhausen, 2012).
- **Northern Uganda (Women's Income Generating Support programme):** Combining business skills training and an individual start-up grant of roughly \$150, group formation and related support was highly effective in raising women's monthly cash income and increasing control over durable assets compared with the control group (Blattman et al., 2013).
- **Ethiopia, Mali and Tanzania:** Collective action in agricultural markets was found to have significant economic benefits. Women group members tended to be more productive and their products were of higher quality, so their average income was higher. Being part of a group also improved access to credit and market information, while training and the use of improved technology provided through groups helped raise quality and productivity (Oxfam, 2013).

Source: Evans and Nambiar (2013).

other assets and to codify rights on divorce regarding both the share of assets and child support/parental responsibility; reform inheritance rights for women; and provide women with a legal right to access banking services independently.

#### 4.4.2. Collective action and social movements

Collective action and social movements play an important role in the push for gender equity. Without women's political activism, it is unlikely that changes in policy and practice will occur. Focusing on empowering individual women is not enough, as shifts in the balance of power

within individual women's lives do not automatically drive changes in society and in the institutions constraining them (Kabeer, 2008). Women need to mobilise collectively to demand their rights are met if they are to gain public recognition of their rights as workers, as women and as citizens (ibid.).

#### Additional interventions for the poorest and most marginalised women

Women's movements can ignore the needs of the poorest and most marginalised women. They may be elite-led and urban-oriented, blocking out the needs and wishes of poor, rural and uneducated women. Indeed, Evans and Nambiar

### Box 6. Feminist movements and class in Latin America

Feminist *encuentros* in Latin America and the Caribbean, founded in 1981, allowed feminists from across the region to meet, debate, develop strategies and build bridges across different feminist constituencies.

Disagreements around how the *encuentros* were organised, who participated and what was discussed mirrored broader challenges in feminist movements around intersectionality, in particular concerning

race and ethnicity, social class, sexual orientation and gender identity.

Poor and working class women from mass women's movements questioned where class fitted and challenged the amount of money being spent on venue costs, for example.

Source: Horn (2013), adapted from Alvarez et al. (2003).

(2013), in their excellent review of collective action and women's agency, suggest collective action is not always the best instrument to drive improvements in women's agency, and call for more flexible and context-sensitive approaches. Practical measures to include chronically poor women in effective social movements can include conscious attempts to reach out to non-elite women, using local languages in communication and illustrated fliers and other approaches that do not need high levels of literacy. Social movement organisations (SMOs) are said to be more able to include chronically poor women effectively in collective action when they have inclusive organisational structures (including accountable leadership opportunities); promote a unified group identity; and effectively address the factors constraining chronically poor women's participation (e.g. their asset and time poverty) (Amoso, 2011). SMOs represent chronically poor women better when awareness-raising and information dissemination on rights and entitlements is prioritised; when they achieve equitable relations with external agents, including donor bodies; and when they engage with the state in meaningful and innovative ways (ibid.).

Collective action can also focus on the very poorest. An example is the Self-Employed Women's Association

(SEWA) in India, which has improved the employment conditions of women piece-working in the formal and informal sector through collective action and negotiation (OECD, 2012) (see Box 7).

External support to gender-aware collective action and social movements can help challenge exploitative relations that hold back WEE (Braunholtz-Speight et al., 2008). Promoting and protecting human and civil rights, and a strong and autonomous legal system, are key first steps to this (ibid.). An example is Women in Informal Employment: Globalizing and Organizing (WIEGO), a global policy network seeking to improve the status of poor working women (see Box 8).

#### 4.4.3. Decent work and labour rights

Much of women's work is invisible and unpaid domestic labour. Making this work visible and giving it value, and supporting policies and programmes that reduce drudgery, can achieve more of a gender balance regarding caring responsibilities (OECD, 2012). Investments are also needed in infrastructure and labour-saving technologies, especially in rural areas, to reduce the time-consuming aspects of

#### Box 7. The Self-Employed Women's Association (SEWA), India

SEWA works to enable the empowerment of informal sector women workers in India, where more than 90% of working women work. Traditional trade unions did not cater for these women and SEWA was established in 1972 to fill this gap.

It began with a small group of migrant women cart-pullers in the wholesale cloth market of Ahmedabad City, Gujarat, India. These women worked as 'headloaders,' carrying clothes to and from the wholesale market. They were paid on a per trip basis, regardless of the distance they travelled or the weight they carried. Often, they were not paid the full amount they were owed because no records were kept. The head of the Women's Wing of the Textile Labour Association (Ela Bhatt) helped organise the group and negotiate with the cloth merchants to gain fair treatment.

SEWA is now a member of the International Confederation of Trade Unions and has become a model for associations of informal workers internationally. In 2011, it had more than 1.3 million members across India. These members are drawn from multiple trades and occupations and from all religious and caste groups. Primarily a trade union, SEWA stresses self-reliance and promotes organising around the central strategies of work security, income security, food security and social security.

SEWA work now includes leadership development, collective bargaining, policy advocacy, financial

services, social services, infrastructure, training and capacity-building and labour issues – paralegal assistance, lobbying, health insurance, maternity benefits and pensions.

SEWA has helped drive policy change in some cases. For example, in the 1990s SEWA was able to get the government to approve a law granting garment workers the minimum wage. Following SEWA's lobbying in 2004, the government approved a national policy for protecting street vendors; in 2008, legislation on social security for informal workers was approved. SEWA also contributed to the process that led to International Labour Organization (ILO) Convention 177 (1996) on the rights of home-based workers.

Over the past decade, SEWA has also inspired or cofounded national and regional networks of home-workers in other parts of South and Southeast Asia, national networks of street vendors in India and Kenya and international networks of domestic workers and waste pickers. International and regional networks have secured two international conventions for home workers and domestic workers and policies, laws or legal judgements in several countries.

*Source: OECD (2012) (see Stories of Empowerment at [www.oecd.org/dac/poverty/empowerment](http://www.oecd.org/dac/poverty/empowerment)) and Evans and Nambiar (2013) (adapted from World Bank, 2013, World Development Report – Jobs).*

### **Box 8. Women in Informal Employment: Globalizing and Organizing (WIEGO)**

WIEGO is a global research-policy network seeking to improve the status of the working poor, especially women, in the informal economy. One of its activities has been a Women's Economic Empowerment project with six elements: voice for domestic workers; fair trade for women producers; organising home-based workers; market support for street vendors; occupational health and safety for working poor women; and a global assembly of poor working women. We look at three of these projects.

#### **Voice for domestic workers**

Domestic workers often have poor working conditions and are poorly represented. Many are children or migrants (either international or internal, having moved from rural to urban areas in the same country). This project is a partnership between WIEGO and the International Union of Food, Agricultural, Hotel, Restaurant, Catering, Tobacco and Allied Workers' Associations (IUF), a global federation of trade unions representing workers in different sectors, including domestic workers. The IUF is currently active in 120 countries, helping build the capacity of trade unions,

with a combined membership of over 12 million workers. The project aims to support the organisation and representation of domestic/household workers, particularly their efforts to gain recognition and rights as workers through their campaign for an ILO convention and for national legislation.

#### **Fair trade for women producers**

This project focuses on analysing, documenting and disseminating good practice examples of fair trade for women producers. It is implemented through local women's groups in India, Kenya, Mexico, Nepal, Nicaragua, Tanzania and Uganda.

#### **Organised strength for home-based workers**

WIEGO collaborates with HomeNet Thailand, which has built a membership-based organisation of home-based workers in Thailand focusing on issues such as social protection, legal status and labour rights. It shares lessons on occupational health and safety shared with Cambodia, Lao PDR and Viet Nam.

*Source: WIEGO (2010).*

unpaid domestic work, enabling girls to attend school and women to participate in the labour market or take up self-employment opportunities (OECD, 2012). These labour markets need to be flexible, efficient and fair (ibid.).

Work needs to be done to improve the conditions and quality of jobs to ensure women are able to maximise their productivity, earn a decent wage and have access to benefits such as maternity leave, sick pay and other forms of social protection (OECD, 2012). In support of this, governments need to promote and support the implementation of the Decent Work principles (OECD, 2012) and improve labour regulation and inspection, including for domestic workers, who are mainly women and are among the least recognised and protected workers. Worldwide, they share common characteristics, most notably their isolation, invisibility and lack of recognition and of workers' rights (OECD, 2012).

The informal sector, a major employer of women, should be enabled rather than penalised. This may include assisting micro-enterprise development and self-employment for women in urban and rural areas by improving working conditions and productivity through access to financial resources, business development, skills development programmes and basic infrastructure (OECD, 2012).

To reduce child labour, poor families can be provided with conditional cash transfers to compensate for lost income and help cover the costs of accessing education (OECD, 2012). This will help keep girls in school, contributing to poor women and girls' empowerment.

### **Additional interventions for the poorest and most marginalised women**

Extending labour regulation to women working outside the public sector can be difficult. It is relatively straightforward in larger private enterprises but more complex for those working in the informal sector, in domestic service, in family enterprises (including family farms) and in value chains using home-based piece-work and other forms of insecure employment and contract work. Extending the reach of regulation further into these parts of the labour market can be done through:

1. Providing legal status and recognition for casual and informal sector workers (CPAN, 2013: 7);
2. Setting and enforcing a minimum wage (CPAN, 2013);
3. Intervening to improve the functioning of labour markets for female farm workers (CPAN, 2012: 21);
4. Bringing employers of casual, informal sector, agricultural and domestic workers under legislation to ensure decent conditions of employment, employment protection and minimum wages are applied;
5. Encouraging the development of standards in the private sector to ensure value chains adhere to 'good enough' standards for the poorest and most vulnerable people in the value chain (Mariotti and Shepherd, 2015: 8).

Where this cannot be achieved, regulate and introduce a labour inspectorate (long term), with voluntary standards (including through international value chains) as a stepping-stone. Where governmental capacity is limited,

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monitor casual and contract wages using mobile telephony and labour market monitors (CPAN, 2012: 80).

Public works schemes such as the Productive Safety Net Programme in Ethiopia can help reduce gender inequalities in the household, in the labour market and at community level (Holmes and Jones, 2011). Designing public works programmes that conform to Decent Work principles can support decent work and labour rights. But another way of ensuring the poorest and most marginalised women gain better working conditions is by increasing the visibility of domestic workers and home-workers by providing them with legal status and recognition as workers (CPAN, 2013).

#### 4.4.4. Education

Enhanced education for chronically poor women and girls is an important route to increasing their economic empowerment. In fact, the OECD believes educating girls is one of the most powerful tools for women's empowerment (OECD, 2012). Education can transform gender relations and increase equity and opportunity for chronically poor women and girls. This can include fundamental changes in how women and girls are valued and both their agency and opportunities (Hossain et al., 2012).

Better-educated women and girls have enhanced capabilities. They are more likely to be able to engage in local and national labour markets and also benefit from later marriage and lower adolescent fertility (which, in turn, reduces infant and maternal mortality, as well as the overall fertility rate). This is particularly important for chronically poor women, who tend to have higher fertility levels than non-poor women. In some contexts, increasing girls' education has been associated with less marked forms of son preference, improved social and cultural portrayals of daughters, later age of marriage, more marriage partner choice and later fertility and increased labour force participation by women (Hossain et al., 2012).

Better access to higher value and decent work is crucial. The inclusion of chronically poor women in labour markets boosts their income and has national growth effects (Scott et al., 2016b). Having a job has a positive effect on the women themselves and on their families (ibid.). However, poorly functioning and distorted labour markets constrain this positive outcome. Poor working women are commonly discriminated against.<sup>5</sup> But where women and girls do manage to get an education, combined with employment it can also increase their social status, driving a number of tangible and intangible benefits.

The poorest girls typically face a range of barriers in completing their education. They may be pressured to marry early or to contribute to reproductive or productive tasks at home. The costs of sending them to secondary school

may be difficult to justify in a setting where marriage is patrilocal and their future husband's family will benefit from any enhanced income-earning capacity or status she gains. And the journey to school and attendance may just be so dangerous owing to SGBV that parents will choose to withdraw their girls from school before puberty. Equally, local labour markets may be distorted so that finding employment that provides reasonable returns to investments in education may be hard.

An investment in girls' education would be expected to improve national prosperity by increasing the labour supply (and its quality), but also by reducing the costs associated with high fertility among teens (Scott, n.d.).

Currently, despite improvements in girls' primary enrolment rates, attendance and attainment remain disappointing. Factors that limit attendance and attainment include poverty, discrimination, SGBV, early pregnancy, the low value given to educating girls, early marriage and domestic or caring roles. There are 34 million female adolescents out of school (UNESCO, 2013). Two-thirds of the world's people who are illiterate are women (UNESCO, 2014).

Reducing gender disparity in accessing education is an important first step; Box 9 identifies some key interventions that have been found to help achieve this.

Programmes need to be designed to facilitate women and girls' access to formal and non-formal education, their skills development and their transition to paid work (OECD, 2012). In addition, work needs to continue even after gender equity has been achieved in enrolment figures, as the issues holding back girls' completion rates need to be properly understood and then addressed. In addition, interventions that supplement formal education with non-formal and technical education can provide access to education for women and girls no longer of school age and aid the transition to the labour market on an equal footing with men. Evidence shows that well-designed vocational training leads to better paid work, and does not concentrate women in low-wage and -skill work or reinforce occupational segregation between women and men (Törnqvist and Schmitz, 2009). In some cases, women and girls may also need gender empowerment training to overcome internalised beliefs about women's roles and their competence. The 'lack of confidence' they may express in the face of patriarchy is not a failure of character but a psychological and practical response to their experience of that patriarchy (Scott et al., 2016a).

Other interventions in this area include tailored and targeted training to prepare women and girls for the labour market; TVET, training women and men on women's rights; and training to help women succeed in the male cultures that predominate in many forms of employment and enterprise.

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5 Discrimination arises from three basic identities that attach to these women: first, their identity as workers; second, their identity as members of poor/disadvantaged households/communities; and third, their identity as women (WIEGO, 2010). Understanding these intersecting and reinforcing sources of discrimination is necessary when addressing discrimination against working poor women (ibid.).

## Box 9. Gender parity in education

Universal primary – and in many countries universal secondary – education programmes have broadened out access to education for girls, increasing initial enrolment. However, in some contexts, supplementary interventions are necessary to increase girl's enrolment, retention and outcomes.

- **Government valuing girls' education:** They can do this by reforming policy, making public statement and allocating budgets to fund girls' scholarships, stipends and cash transfer schemes.
- **Schools near homes:** Responding to the dual concerns of SGBV and the need for girls to complete their domestic work, schools need to be located close to where girls live.
- **Making schools less hostile for girls:** Provide adequate sanitation, including hand-washing facilities, and ensure schools are safe places for girls.<sup>1</sup>
- **Working together:** Strong leadership is needed from national governments with support from donors, non-governmental organisations and civil society to provide the infrastructure and move on public attitudes to girls' education.
- **Innovative provision:** Being able to test different models of education provision can underpin rapid and sustainable progress in gender parity.
- **Inclusive education:** A rights-based approach that attempts to include those currently outside the education system, irrespective of mother tongue, gender, disability, ethnic minority status, etc., focuses on the inclusion of everyone and has been most commonly discussed in relation to disabled students but could equally be applied to girls, particularly girls from marginalised backgrounds.
- **Addressing discrimination and exclusion:** This entails introducing quotas and reducing entry requirements for secondary and post-secondary (for girls from discriminated-against groups) and supporting alternative basic education, with bridges into mainstream education, national testing and certification. The greater use of mother languages in early grades with a later transition to national languages or English can also help.
- **More women teachers:** This works for a variety of reasons, including reduced risk of SGBV in school; improved girls' (and boys') achievement and retention; advocating for girls within schools; providing girls with role models; and creating local employment opportunities for educated girls, and influences gender mainstreaming in local government.
- **Reducing the costs of schooling:** This is particularly important for poor families. There are four key forms of support: school feeding programmes, conditional cash transfers and scholarships and stipends for poor students, plus free uniforms and equipment.

Source: Hossain et al. (2012); Marcus et al. (2016).

1 Tackling violence, including SGBV, in schools is key if the enrolment and retention of girls is to be driven up. Currently, schools are far from safe. This is illustrated by a study that found that a third of men who had raped girls aged under 15 in South Africa were teachers; nearly half of women in Uganda and more than half in Tanzania had reported physical abuse by a male teacher; and teachers were the perpetrators in between 15% and 30% of cases of women who had been physically assaulted in Bangladesh, Namibia and Samoa (Levine and Lloyd et al., 2009, in Hossain et al., 2012).

## Additional interventions for the poorest and most marginalised women

A range of interventions are necessary to compensate for the academic and developmental disadvantages facing poor girls that make them more likely to have lower levels of educational attainment than better-off children. Enabling previously excluded girls to progress through the school system is just the first step.

Where there is an adequate distribution of post-primary education providers, the exclusion of marginalised groups can be reduced by offering foundation courses that compensate for the deficiencies in disadvantaged students' education.

Targeted conditional cash transfers are effective at the post-primary level, too. A key priority may be to reduce geographic exclusion by localising secondary schools, increasing boarding

places and improving road infrastructure and bus services so rural children can access secondary education.

A crucial ingredient in economic empowerment for chronically poor women is preparation for either the labour market or entrepreneurship. This may include compensating such women for their limited business-related social networks. Alternatively, the necessary focus may be on building skills in signalling competence to future employers or business partners or providing the women and girls with the personal skills to succeed in environments and institutions that have a predominantly male culture. Building these skill-sets may be achieved through gender empowerment training or enhanced TVET, where supply-driven models of training have been replaced by with flexible and responsive programmes, delivered in partnership with businesses and employers (Mariotti and Shepherd, 2015).



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#### 4.4.5. Increasing women's discretionary income

Women need to be able to have autonomous control of the money they earn. Progress in this can be achieved through a number of well-explored routes, including labour market programmes (e.g. anti-discrimination and minimum wages policies) and improved social safety nets (conditional cash transfers, cash for work, targeted unconditional cash grants). These can be complemented by programmes to extend banking services to the currently 'unbanked,' to enable women to retain control of the money they earn.

Experimental programmes might include interventions to ensure women have autonomous control of the income they earn (from work or returns to their assets) and those that shift intra-household resource allocation, by giving women a recognised right to a portion of pooled household income.

#### 4.4.6. Asset ownership and control

Access to and control over productive assets is a critical element of economic empowerment (OECD, 2012). (See Figure 4 for a graphic representation of how asset ownership and control contribute to WEE.) This is particularly true for rural and self-employed women, and even more so when they are chronically poor. Assets may include livestock, tools, houses, stores, equipment, capital and land, natural resources, water, irrigation systems, roads and other infrastructure (discussed elsewhere in this paper), and may be privately or collectively owned. Chronically poor women may be excluded from access to or control of collective or private and household assets.

In the sections below, we outline interventions that can support asset development for women.

Asset-building schemes, by their nature, recognise that beneficiaries are lacking in assets. In other words, there is a targeted element to them. Because of this, this section of the paper does not explore general measures but goes immediately to discussing measures likely to benefit the poorest and most marginalised women and girls.

#### Savings

Savings have a clear role as women's principle source of investment capital for micro-enterprise start-ups. Their importance in income-smoothing and managing contingencies and supporting coping strategies following shocks is also well known. When women have savings over which they have autonomous control, gender-based asymmetries in power within the household may be less acute, as their ability to express their choices and preferences increases. This can increase their influence over household and enterprise decision-making and both economic and social outcomes.

So, how do women save? The extensive international literature on microfinance provides best practice case

studies on microcredit but is less well developed in relation to identifying flexible and effective models for micro-savings. However, the Chronic Poverty Advisory Network's (CPAN's) work on financial inclusion shows that extending savings opportunities to the previously unbanked is possible (Smith et al., 2015), and can be done through savings and loans groups, rotational savings and credit associations and extending mobile banking using ICTs.

#### Housing

Rural housing markets can be thin and poorly developed; urban markets tend to be better developed and include vibrant rental markets. However, limited property rights affect more than 80% of urban women (about 1 billion people). Women's ability to own their own home, even as heads of household, is constrained by the norms, customs and institutions governing marriage, inheritance and markets. In many cases, women are able to have only usufruct rights or use rights via their husbands, sons or other relatives. If widowed, they may have usufruct rights while they remain unmarried but not full ownership rights that would allow them to sell the property or raise a loan on it.

Enabling women to own their own home and even to accumulate housing stock as part of a rental enterprise can be an important element in women's empowerment strategies. Housing insecurity damages women's ability to engage in other markets and undermines their livelihood strategies. Ownership of housing stock, either co-ownership with a spouse or independent ownership, can give women security of tenure and enhance their status in their community. It can give them a major asset, over which they have control and which can play an important role in their savings and investment decisions.

#### Productive assets

Productive assets play a key role in enabling WEE: women and girls' access to and control of these assets<sup>6</sup> support their autonomy and agency and can shift their relative status within the household and wider society. Here we discuss interventions that effectively build ownership and control by women and girls, both individual and collective. We touch lightly on enabling actions related to a wide range of productive assets, including livestock (small stock and large livestock) and tree crops, before focusing more strongly on the policies and programmes that relate to increasing women's access to and control of land (land titling, land reform, women's inheritance and marital rights related to land).

**Livestock (small stock and large livestock).** Livestock is an important store of value for rural households and can be sold to meet contingencies. Breeding flocks gain value and animals play a substantial role in rural livelihoods. Very

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6 Here we would include rental arrangements, where they give women and girls decision-making rights and rights over income and returns to investments (including labour investments).

poor women and girls can save and build wealth by starting low on the ‘livestock ladder,’ keeping a small number of chickens or ducks and moving up through sheep, goats or pigs to cattle. In some societies, gender norms mean women are permitted to keep small stock (chickens, ducks, pigs, goats and sheep) but large livestock cannot be owned autonomously, and the head of household may take these for his independent sale or use at any time. In some way, it is below men’s dignity to interfere in chicken ownership and so, in even the most unequal households in the most unequal patriarchal societies, women and girls can keep, breed and sell chicken and eggs.

Increasing women’s ownership of livestock can be supported by targeted interventions. For example, a goat-lending scheme in Uganda gives a pair of goats to a family. They keep the goats but give the first three kids back to the scheme to on lend to another family (Lis, 2012). It can also be supported by widely directed interventions that seek to counter patriarchal norms around livestock ownership and livestock markets, complemented by others that increase the income women earn and control, so they can save and invest independently in livestock and other assets.

- **Targeted interventions to build chronically poor women’s assets:** Neither universal policies nor general enabling policies will succeed in building the assets of chronically poor women. However, targeting remains a challenge. Identifying chronically poor women and girls demands data quality and institutional effectiveness and is costly per woman reached. These high costs impose scale and sustainability issues.

- **Microfinance to build chronically poor women’s asset bases:** Microfinance can help women build an asset base (Dunford, 2012). High interest rates common in microfinance mean restrictions on the activities providing a sufficiently high internal rate of return. What these are in practice will differ by remoteness and the nature of local markets, but may include growing and selling high-value horticultural crops, petty trading, services (e.g. hairdressing, IT services), micro-dairy units (e.g. zero grazing), raising and selling broiler chickens and selling eggs. High-value agro-processing and manufacturing enterprises are commonly out of reach of chronically poor women, owing to higher barriers to entry, discrimination and market distortions. As a result, rural women often use microfinance loans to purchase livestock. This is a high-risk strategy for chronically poor women, who have little to draw on in the face of shocks and can easily be pushed into indebtedness by something as simple as the illness or death of the livestock they have purchased or by market price fluctuations.
- **Social protection to build chronically poor women’s asset bases:** Social protection measures, when well designed and implemented, can allow even the poorest and most marginalised women to manage their income and expenditure in new ways, perhaps even enabling saving and asset accumulation. See Box 10.

**Land titling, land reform, women’s inheritance and marital rights related to land.** A key working hypothesis in this paper is that increasing women’s access to and control

### Box 10. Social protection and asset accumulation

A review of the impact of cash transfers by ODI reports on a number of positive findings on asset holdings.

- **Cash transfers enable investment** by helping household liquidity, relieving saving and credit constraints. They have positive impacts on savings, ownership/purchase of livestock and purchase/use of agricultural inputs.
- **Cash transfers increase livestock ownership** and value of livestock among recipients. Larger and significant impacts were found mostly for smaller livestock (e.g. chickens and goats), but some used their cash transfers to invest in cattle.
- **Larger transfers have higher productive impacts** and lump-sum payments triggered investment in bulkier items (e.g. larger livestock). Receiving predictable and reliable payments was important in enhancing beneficiaries’ ability to plan and manage risk. Tying payment times to agricultural cycles could increase benefits.
- **Impacts differ according to households’ initial asset bases.** Households with access to land and labour (that are better off) are more able to invest productively. The study suggests this has important implications for targeting, and potential trade-offs with human capital objectives.
- **Conditionality reduces investment in production.** Perceived (implicit) or actual conditionality linked to human capital objectives was found to reduce impacts on productive outcomes
- **Receiving transfers over a longer period extends benefit over a longer period, too.** Making transfers over a longer time period leads to sustained (though not necessarily increasing) impacts over time.
- **Complementary benefits boost productive benefits.** Complementary interventions and supply-side services (coupling cash transfers with productive investment grants, additional supervision and training, insurance) increase effects on productive outcomes.

Source: Bastagli et al. (2016).

of land is crucial for their economic empowerment, and that this is particularly true for the poorest and most marginalised women. This is because their access to other assets may well be limited, and land may play a particularly important role in maintaining minimum consumption levels and buffering against shocks.

Where women have nominal ownership rights, their ability to exercise active control over that land and the returns to the land is frequently obstructed. This may be because of factors such as family practices, corruption of legal processes, cultural norms or religious stipulations. For example, Islamic law accords daughters half the share of property relative to sons; in Hindu settings, women may also be barred from inheriting property. This has implications for women's agency, their investment behaviour, the returns to their labour and entrepreneurship and both their and their children's well-being. It also has proven implications for agricultural productivity and both the pace and pattern of economic growth.

Women's control over land and other property delivers both instrumental and intrinsic benefits. These may not translate into more secure and remunerative livelihoods where increased access to resources occurs without also enhancing women's ability to influence broader external factors (WIEGO, 2010). However, women's backstop position in negotiating and renegotiating the conjugal contract has been found to shift where they have control of productive assets. They are also more able to invest in the human capital development of their children. They have greater agency within the household and beyond it in terms of their ability to access goods and services in markets and those provided by public and other institutions, and are more likely to express political voice. Increasing chronically poor women's ownership and control of land has clear implications for their economic empowerment, and beneficial spill-over and multiplier effects that extend beyond the private and intra-household spheres into the community and local spheres and beyond. Given these wide-ranging benefits to WEE, it is surprising that there is a gap in knowledge about the economic empowerment of chronically poor women.

Change to the institutions around land ownership, including markets, inheritance, marital settlements and titling, are highly contested, as they tend to go straight to the heart of patriarchal norms and customary settlement. As a result, progressive change tends to be slow and incremental, and needs high-level political support, engagement from grassroots social movements and buy-in from 'street-level bureaucrats' and the judiciary. Where progressive change has occurred, this has entailed a long timeline, often spanning decades and including constitutional change, legislative reform and changes in both local and national gendered norms and institutions around land, inheritance and marriage.

A study of women's land rights for the Chronic Poverty Research Centre (Bird, 2011) identifies that:

- Where individualised tenure already exists, it is important to ensure that women have rights to buy, rent and inherit land (including through inter vivos gifts) and that any interventions support the co-titling of land.

- Interventions need to support efforts to ensure it is legally and socially acceptable for women to purchase, sell, rent in or rent out land in their own right;
- Where communal land management systems exist, there is a need to modify both customary law and practice to support gender equity. This should include enabling women to inherit land, receive a share of property following separation or divorce and receive inter vivos gifts of land and other assets.
- Under both statutory and communal land management systems, reforms to marital and divorce laws should ensure women obtain equitable control over land and other assets during marriage and retain rights following separation and divorce.

#### 4.4.7. Infrastructure

In some environments, investments in infrastructure have helped reduce the unpaid labour of women, releasing them for paid work. Improved infrastructure is also a key element of the enabling environment for business, including agriculture and self-employment. Its design and construction can maximise pro-poor and gender-equitable outcomes. Examples of key infrastructure might include feeder roads, bridges, pedestrian bridges, footpaths, composting toilets, municipal market places, grain/ produce warehousing and chill facilities. Improved regulations to extend mobile phone coverage and internet connection to poor and remote areas and to poor and marginalised populations is also important. (This is important for extending access to ICTs to the poorest women, which is discussed further below).

#### Additional interventions for the poorest and most marginalised women

The infrastructure investments mentioned above are necessary to reduce spatial poverty traps and marginalisation, but additional investments may be necessary to enable the poorest and most marginalised women to become economically empowered. Where there is no reliable power supply, and distance or low population densities make connection to a power grid unlikely, micro-generation may be the answer. This includes options drawn from micro-hydro, solar, wind or bio-digester designs. Where such investments have not yet been made, innovations like solar radios can reduce isolation and bring women and their families closer to markets and incorporate them more strongly into national discourse.

Where market access is made more difficult by poor roads and limited motor transport, appropriate technology innovations like cycle trailers can help producers reach markets.

**Extending access to electricity.** Viet Nam has made substantial and rapid progress in extending its electricity supply nationwide, from just 14% to 97% of the population between 1990 and 2010; 19 million households got new connections in just 20 years (Scott and Greenhill, 2014).



### **Box 11. Women's inheritance rights in sub-Saharan Africa**

Few African countries have developed gender-responsive laws and regulations, or the necessary supportive judicial interpretation and enforcement to implement equitable land rights. Below is a summary of some approaches that can drive progress.

#### **Land reform**

Many sub-Saharan African countries have more than one legal system and sets of laws operating at once. These can have conflicting implications for property and inheritance laws and for women's land rights. As such, any attempt at legal reform must be based on an awareness of the interplay of statutory and customary law (and any other legal systems, which may be regional or religious – e.g. sharia law for Muslims in northern Nigeria).

One approach has been to bring ratified international conventions into national law, including the Convention on the Elimination of all forms of Discrimination Against Women, which requires signatories to 'take all appropriate measures to eliminate discrimination against women in all matters relating to marriage and family relations and in particular to ensure, on a basis of equality of men and women. The same rights for both spouses in respect of the ownership, acquisition, management, administration, enjoyment, and disposition of property...'

**Constitutional reform:** Revision of the national constitution is often necessary to protect women's rights before any further legal reform can take place, as, without this, court processes that find in favour of women can be overturned on appeal. Laws governing property ownership, marriage and inheritance must be reformed and brought into line.

**Marital and inheritance rights:** In many countries, widows are vulnerable to eviction from the family home and land. Protection of their property and inheritance rights has increased following legal reform in some African countries. For example, Zambia in 1989 introduced the Intestate Succession Act, improving widow's rights. However, widows gained only the lifetime right to remain in their home, not actual ownership – they could not sell or mortgage the property, and their rights disappeared if they remarried. And they only gained even these limited rights by taking their case to court, which is a route that is out of the reach of most poor and marginalised Zambian women.

**Joint registration of property:** This can be protective of women. Schemes providing land title to a single person (usually the male head of household) have been found to reduce women's security of tenure. Jointly registered property can protect women's rights on the death of their husband and on divorce.

Joint titling increased slowly between 1980 and 2002 in Uganda (from 1.3% to 3.4% of all titles). During the same period, women's ownership of titled land rose from 12% to 16%. Slow uptake of joint titling is down to lack of awareness and education, cultural attitudes that undermine women's assertiveness of their property rights and logistical challenges, including those related to the time and effort required to pursue co-registration. These challenges have been circumvented by legislation in Tanzania (1999), which assumes co-registration of land occupied by both spouses unless otherwise specified.

**Marriage registration:** A push to ensure all marriages are registered is a necessary part of any effort to ensure women's land rights. Currently, some women with a customary marriage lose all rights on separation or death of their husband. In Rwanda and Kenya, some customary leaders are using a tight definition of customary marriage to restrict women's land rights. For this reason, it is useful for the marriage registry to be linked with the land registry.

**Spousal consent for land transfers:** Requiring spousal consent for land transfers, including sale and mortgage, can safeguard women's property rights. The Ugandan Land Act of 1998 does just this.

**Marital rights:** Reform to marital rights can support women's land rights by ensuring the fair division of household property in the event of separation or divorce.

**Reforming customary law:** Many African countries still defer to customary law, or give customary law precedence in crucial areas such as marriage and inheritance. Where statutory laws exist, customary laws are often more important in inheritance cases because they are governed locally and so are more easily accessed and socially legitimate. And statutory law is often either ignored or poorly implemented.

How to reform customary law is hotly debated in many African countries, and consensus has not been achieved. Certainly, the answer is context-specific, as some customary laws in some places are beneficial to women (and children) and any reform should follow a careful review process.

#### **Institutional reform**

Legal reform needs to be backed up by institutional reform, as legal enforcement is often poor. The communication and social legitimation of new statutory law is a necessary part of ensuring effective implementation, as women often do not know their rights under statutory law – particularly poor and marginalised women in rural areas – making the claiming of those rights unlikely.

### Box 11 (cont'd). Women's inheritance rights in sub-Saharan Africa

**Access to justice:** Poor and marginalised women rarely have good access to justice. Without programmes to improve this (paralegals, legal aid, mobile legal 'clinics' visiting poor and marginalised communities), their rights are unlikely to be fulfilled.

**Engagement with customary leaders:** Gaining social legitimacy for principles enshrined in law but poorly implemented requires long and sustained engagement with customary leaders who have important roles in local arbitration processes. Reforms that benefit women may be blocked by individuals or institutions keen to support patriarchy. Including men, particularly customary leaders, in discussion about reform processes and providing training on issues related to gender equity can help prevent a backlash.

Customary law and practice change over time and are highly context-specific. Any attempt to shift norms and practice must focus on what is important to influential local players, develop constituencies and work to build on positive practice. This negotiated approach to shifting norms and behaviours contrasts with top-down directive and punitive approaches, and may be more effective in driving progress.

*Source: Cooper (2010).*

Much of this was achieved through extending the power grid, but in some remote rural areas with low population densities micro-hydro and solar-derived community-level micro-grids have been developed. In countries with neither the fiscal space nor the institutional capacity and effectiveness of policy implementation necessary for such expansion, large proportions of poor and very poor households are excluded from electricity grids and micro-grids. This has clear implications for accessing ICTs and for other elements of programmes to enable WEE.

Alternatives to the national grid or a micro-grid might include home- or enterprise-based biogas digesters (attached to VIP latrines), **solar-charged battery packs** and **private sector operators with car batteries or generators** to enable poor women to charge their mobile phones, tablets or laptop computers. Some laptops are now available with their own solar cells, and some of these are now affordable for 'bottom of the pyramid' consumers.

However, off-grid power has its limits, such as problems around solar energy storage, which constrain its ability to generate large-scale electricity or ensure uninterrupted and reliable power (Hepler, 2015).

**Internet and mobile phone connectivity.** The infrastructure requirements in terms of providing internet access and mobile phone connectivity turns these industries

into natural monopolies, and in many countries competition is created through regulation and the auctioning of franchises. Regulations can be adjusted to ensure quality is maintained, geographic coverage is complete and all potential users, including the very poor, have access.

#### 4.4.8. Information and communication technologies

Enabling women to access information and communicate with others is a crucial ingredient in WEE. Reducing the digital divide and increasing women's access to ICTs can provide women with access to geographically remote 'reference groups,' letting them have information about women's lives and choices elsewhere. This raise awareness of the agency and power women can achieve, providing a stimulus for action, and can also link individual women to social movements, making it possible for them to engage in collective action. It can also help them access key market information and distance learning opportunities (e.g. in Liberia, where a project provided women farmers with mobile phones (OECD, 2012)). However, women, particularly poor and marginalised women, may not have good access to ICTs because of limited skills, literacy or infrastructure (DFID, 2015). In sub-Saharan Africa, 32 million fewer women than men have access to the internet (Klugman, 2014).

### Box 12. Equality of land tenure in Rwanda

Since 2002, DFID has supported policy, legal and procedural preparations for land tenure reform in Rwanda to ensure Rwandan men and women have secure title for their land. This process has helped in implementing the Inheritance Law passed in 1999 that provides for women's equal inheritance rights. Girls

are now able to inherit land from their parents. New land titles for couples now include the names of both husbands and wives. Joint title ensures a man cannot sell family land without the consent of his wife.

*Source: OECD (2012).*

### Box 13. Off-grid power supply

The cost of solar power, LED lights and batteries has fallen. Quality has risen. New companies are moving into this market (e.g. d.light<sup>1</sup> and Africa-based M-KOPA Solar<sup>2</sup> and Off-Grid Electric<sup>3</sup>) and have a growing market share. Power For All,<sup>4</sup> a campaigning coalition of off-grid renewable energy providers, advocacy groups and industry lobbyists, aims to bring together different actors to expand the market for off-grid renewables and influence global policy.

Micro-grids and low-cost solar products can provide technologies that will leapfrog power provision in much the same way that mobile phone networks skipped landline infrastructure to connect remote rural areas. Examples include an \$8 solar light and a low-cost portable solar-powered lantern/charger combination (for charging mobile phones, tablets and laptop computers).

*Source: Hepler (2015).*

- 1 d.light is a company providing 'off-grid solar power' for domestic uses in through dealerships in Africa, India, Latin America, Europe and the Asia Pacific and worldwide through Amazon. Its products include mobile phone chargers, lanterns, basic household kits including solar panels, lights, radios and a torch. See [www.dlight.com](http://www.dlight.com) for more.
- 2 M-KOPA Solar is a company providing 'solar power kits' to 'off-grid' consumers and small businesses in Kenya, Uganda and Tanzania, with panels, lights and a solar radio included in the basic kit. See [www.m-kopa.com](http://www.m-kopa.com) for more.
- 3 Off-Grid Electric is a company offering 'off-grid' consumers 'solar power kits' (including solar panels and power storage batteries) in South Africa and Tanzania and expanding into West Africa (first Côte d'Ivoire). See <http://offgrid-electric.com/> for more.
- 4 Power for All is a coalition of solar power companies and others, lobbying policy-makers around renewable power. See [www.powerforall.org/#energy-access-imperative-2](http://www.powerforall.org/#energy-access-imperative-2) for more.

### Additional interventions for the poorest and most marginalised women

The barriers the poorest and most marginalised women face to using ICTs are multiple. Chronically poor women and girls face particular problems related to limited literacy and skills constraints. They often live in spatial poverty traps.<sup>7</sup> The implications of this include poorer access to markets – and therefore to hardware necessary for ICT use, poorer access to electricity (or none at all) and poorer or absent internet connectivity networks.

The poorest and most marginalised women, by nature of their poverty and gender, have lower levels of discretionary income and own fewer assets, making the ownership of ICT-related hardware more difficult. Responding to these challenges requires interventions in education and training, electricity and internet connectivity and affordable and accessible hardware and software. Additional interventions may be necessary to enable access to ICTs on an equal footing. For some, geographic targeting will be specific to reduce barriers. For others, more specific targeting will be required. The remainder of this section identifies some priority interventions.

**Asking women what they need.** Good information is necessary for effective programme and policy designs. This is likely to include survey and market information and consultation with end users (including participatory exercises, focus group discussions and key informant

interviews). Identifying the binding constraints to ICT use for poor and marginalised women is crucial, as well as their priority uses for ICTs. For instance, women's key interest in ICTs may be to use them to improve enterprise efficiency and profitability, by accessing information (e.g. market information and weather forecasting). Or it may be to reduce their sense of isolation, build social and political networking opportunities and reduce information asymmetries between themselves and metropolitan communities by gaining access to news, social media and entertainment platforms. Alternatively, their priority may be to gain qualifications or deepen their technical skills through e-learning.

Their priorities will not be homogenous and are likely to change over time, as the technical frontier of ICTs moves forward, as national and local investments are made and as women's priorities shift in response to their increasing awareness of improved ICT access among their national reference group.<sup>8</sup> Further, the sequencing of interventions will depend on local and national context, including what hardware and software and enabling institutions are already present, what local and national policy priorities have been set and the nature of relevant markets (regulatory framework, competitiveness, integration over time and space).

**Improving (ICT-related) literacy skills.** Many poor and marginalised people need to improve their ICT-related literacy skills. Limited literacy acts as a profound barrier to

7 Spatial poverty traps include remote, rural, weakly integrated, marginal, less favoured and low-potential areas (Bird et al., 2010b).

8 We all compare ourselves with our 'reference group.' This may be made up of our geographically local friends and family, our online community, our social class or identities provided by national and international media. Our reference group helps shape our norms and aspirations.

making the most of ICTs. Familiarity with hardware and applications/software can reduce these barriers, even where formal literacy is a distant aspiration. This is even more the case for poor and marginalised women, who may well have internalised patriarchal narratives about their relationship with technology. Peer educators providing carefully tailored workshops in key skills can help overcome initial barriers to use. Follow-up through the provision of face-to-face ‘help-desk’ facilities at the very local level can improve skills and confidence. Such interventions can have a cascade effect, whereby ‘innovators’ and ‘early adopters’ communicate the new skills to their peers.

However, such interventions must be coupled with others to make accessing hardware, electricity and internet connections possible.

**Improving market access (information asymmetries and market deepening and integration).** Improving market access by reducing information asymmetries for poor and marginalised women is challenging, given that the forces creating these asymmetries include geographic isolation and remoteness from markets, illiteracy and a lack of information owing to low access to traditional and digital media. Overcoming these barriers cannot depend on typical marketing or information campaigns, but could include providing verbal information and interactive displays supported by peer educators at ‘one-stop-shops’ at primary schools or primary health facilities.

There are different schools of thought around optimum approaches to achieving market deepening and integration. For some, any form of state intervention is distortive, dangerous and unnecessary – perfect markets will emerge over time. For others, regulation and direct intervention is necessary to protect weaker market actors and generate desired outcomes. And others still take a pragmatic and needs-based approach, which identifies approaches to compensate for aspects of market functioning that act as barriers to well-being for the poorest and most marginalised. A comprehensive toolbox of approaches is necessary in order to support the deepening and integrating ICT-related markets (in other words, increasing the range of products and services available and ensuring continuity of supply over time and space – including in spatial poverty traps and remote rural areas). Such interventions need to include electricity supply, internet and mobile phone connectivity and ICT-related hardware and software. Greater availability of goods and services only goes so far. For the poorest and most marginalised women, this needs to be coupled with improved affordability and ensuring women have their own discretionary income.

**ICT-related hardware.** ICT-related hardware is expensive, and rapid technological advances lead to quite rapid obsolescence. Active markets in the previous generations of mobile phones, tablets and laptops exist, but the price excludes the poorest and most marginalised women from these markets. Manufacturers have innovated in **affordable laptops and tablet computers and low-cost mobile phones.**

#### 4.4.9. Financial services

In many countries, women cannot borrow money or open a bank account without her father or husband’s permission. In Kenya, for example, banks will not lend unless collateral is provided in the form of a land title. Women own less than 1% of the titled land, as they are not permitted to inherit land (Scott et al., 2016a), which severely constrains entrepreneurs’ access to investment capital. Autonomous access to financial services is crucial if women are to be able to operate as independent economic actors. Reform to regulations, supported by public information campaigns, is needed in many countries. In other contexts, savings and credit unions and (in some cases) microfinance institutions have improved financial intermediation, providing women with the full range of financial and banking services they need if they are to graduate their income-generating activities from survival level into strong and viable businesses (OECD, 2012).

#### Additional interventions for the poorest and most marginalised women

Building savings is particularly important for poor and marginalised women and girls, as it provides them with a flexible asset, buffering them from their extraordinarily high-risk burden. As most poor women are still excluded from formal financial institutions, it is important to identify and work with the savings and credit groups providing financial intermediation to poor and excluded women (Smith et al., 2015).

Training in financial management would benefit many, and could be provided through schools or TVET training centres. Additional training in how to access and manage bank accounts could be provided when a bank account is first opened, and would reduce the number of moribund accounts (Smith et al., 2015)

Very poor women have bank accounts, with most of those who save doing so through savings and loans groups. Not having a bank account can limit access to other financial services, including credit and insurance. Banks can be encouraged to extend banking services to poor and very poor women by making social protection payments to recipients’ bank accounts. Poor women can gain flexible control over their funds, particularly where they have access to mobile banking, boosting agency around decision-making around savings versus enhanced consumption (Smith et al., 2015).

Extending women’s access to the mobile network provides them with access to ‘mobile money,’ so they can reach a range of financial services, including by easily and conveniently receiving and making money transfers using a digital platform (Smith et al., 2015).

#### 4.4.10. Business development services

BDSs seek to improve enterprise performance, market access and competitiveness. They do this by providing a range of services, which may include training for management

and workers, market advice, access to information (about standards and regulations), improved access to technology, technical assistance, productivity and product design and accounting and legal services (Mariotti and Shepherd, 2015).

Research in Sri Lanka that explored the impact of providing poor women entrepreneurs with business development training and a small grant found that the interventions had limited benefits. The key constraints facing poor women entrepreneurs appear to be elsewhere. However, training does seem to help potential entrepreneurs open businesses more quickly and improve their business outcomes (De Mel, 2015) (Box 14).

However, this training was not tailored to meet women's needs (other than helping women identify higher-return entrepreneurial activities that are culturally acceptable in

the Sri Lankan context), and it is possible that training tailored to specifically overcome the barriers facing women entrepreneurs in a particular setting would have a more substantial impact. Efforts have been made in this direction (see Box 15), but ILO's Women's Entrepreneurship Development (WED) (n.d.), looking across countries, in an analysis of 29 pieces of research into women's business development interventions (six meta-evaluations and 23 impact evaluations, 21 of which were randomised control trials (RCTs) and two of which were quasi-experimental studies) that also reviewed training, finance and combined interventions, found that:

- There is no rigorous evidence that access to finance alone (especially small amounts) or business training alone leads to sustained growth of women's micro-enterprises.

#### **Box 14. The limits of business development training for poor women entrepreneurs**

This research in Sri Lanka identified 628 women aged 25–45. Half of the women already had their own micro-enterprise (in something other than seasonal agriculture or fisheries and earning profits of less than \$40/month) (current entrepreneurs); the other half planned to start one in the coming year (potential entrepreneurs). The women were divided into two groups, a control group (228 women) and a beneficiary group (400 women). Women in the beneficiary group were trained using a package developed by ILO, which is the most commonly used business development training programme around the world. The Start and Improve Your Business programme has been given to over 4.5 million people in more than 100 countries in more than 40 languages.

The potential business owners received the Generate Your Business and Start Your Business modules over eight days. The current business owners received a refresher Generate Your Business and Improve Your Business modules over six days. At the end, both groups joined together for an additional day of technical training to provide exposure to high-return activities that are also socially acceptable for women in Sri Lanka, including food manufacturing, beauty, tailoring and running a plant nursery. In each group, half of those who completed the training were also given a grant of around \$130.

A baseline survey was conducted in January 2009, training programmes were in April/May 2009 and cash grants were distributed in June 2009. Four subsequent survey rounds were conducted between September 2009 and June 2011.

#### **Findings**

- **Training improves business practice – but only a little:** Poor women entrepreneurs undergoing business development training and who also received a grant adopted only three additional business practices (out of a possible 29 across the areas of marketing, stock control, record-keeping and financial planning).
- **Training alone does not improve business outcomes:** Training women does not remove the constraints limiting their profits, sales and holding of capital stock in the business, or push down the hours worked by the business owner.
- **Combining training with disbursement of cash grants does improve business outcomes:** The value of capital stock held increased close to the value of the grant (\$130), and profits increased over the short term.
- **Training alone and training plus grant both speed entry into self-employment by potential entrepreneurs over the medium term:** Women potential entrepreneurs who received training and cash grants were nearly a third more likely to be running a business by the middle of the study (only 12% more likely among those receiving training alone). However, both training alone and training plus grants had less impact over the longer term.
- **Training encouraged less analytically skilled women to become entrepreneurs.**
- **Training plus grants encouraged women with less analytical ability and less household wealth to become entrepreneurs.**
- **Training improved business outcomes for potential entrepreneurs:** Business improved by a 40% increase in sales and a 43% increase in profits in the medium term.

*Source: De Mel (2015).*



### Box 15. Business development training for women entrepreneurs in Uganda

TechnoServe provided Women Mean Business training for over 600 women entrepreneurs in Uganda (Kampala, Entebbe, Jinja, Mukono) as part of a RCT. Over half the entrepreneurs (54%) in these cities are women. However, a lack of management skills and information limits their ability to expand their business. They also face gender-based constraints. For example, although women own nearly 40% of businesses with registered premises, they obtain only 9% of all credit disbursed. It is not clear whether this owes to discrimination or a lack of information.

This project, conducted as part of an RCT, divided participants into two groups, which received either light-touch or in-depth training. Light-touch training entailed classroom-based training in financial management, sales/marketing, customer relations and human resource management (two days per topic, one session per month)

and placed participants in sector working groups (e.g. manufacturing, retail, services), which met regularly for additional, targeted training lessons and field activities. This was followed in Year 2 of the project with refresher training and discussions of specific issues facing participating businesses and visits to individual businesses from TechnoServe staff to discuss business-specific challenges. The in-depth training provided the inputs described plus, in the first year, eight weeks of support from a coach to help each woman entrepreneur develop a five-year business plan and, in the second year, three months of mentoring to help her implement the business plan and adopt the lessons from the various training activities.

*Source: Fischer et al. (2013).*

- Interventions combining training and grants are more effective in supporting women's business start-ups than either grants alone or training alone.
- Early evidence suggests business training combined with follow-up technical assistance and grants is more effective than any of these interventions on their own.
- More rigorous evidence shows entrepreneurship programmes have been more effective in stimulating women's business start-ups than in supporting enterprise growth<sup>9</sup> (though this may owe to the methodological flaws in the evaluations themselves).
- Effective support to women's micro-enterprises needs to address barriers to women's entrepreneurship beyond limited access to finance and business skills.

#### Additional interventions for the poorest and most marginalised women

Management training for poor and marginalised women tends to focus on attempting to remove the constraints facing micro, small and medium enterprises (MSMEs) in terms of lack of skills and access to information. It tends to be offered as part of a package with other services, for example financial services (Mariotti and Shepherd, 2015). The importance of business training is often underestimated, but MSMEs can be constrained and unable to upgrade and

survive international competition and inclusion into global value chains because they lack key business skills such as strategic planning, marketing or financial reporting (ibid.).

#### 4.4.11. Market power

Women commonly have low levels of market power. This can mean, for example, that women agricultural producers are not able to obtain the same farm-gate prices as male producers, all other things being equal. It can also mean they have low negotiating power in value chains involving agro-processors and traders. Other women further up the value chain are likely to experience similar issues. For chronically poor women, the barriers they face will be accentuated as a result of both their income poverty and their interlocking inequalities.

This can be addressed, at least partially, by providing women producers, traders and processors with market price information, so their gender-based losses are transparent. Their negotiating position may be improved by joining a producer association. Support to these associations, to professionalise them and ensure they are democratic, inclusive, well managed and capable of entering into policy dialogue with other actors in the value chain and the state, can lead to enhanced negotiating

<sup>9</sup> The rate of growth of women-owned and -controlled enterprises has been shown to be slower than that of male-owned enterprises across countries. A study by Robb and Watson (2012, cited in Scott et al., 2016a) found that all differences in gender performance disappeared once the following factors were controlled for: hours worked per week; owner preparation (i.e. length of time running a business); formal registration; industry in which the business operates; firm size. Scott et al. identify all five variables as reflecting gender bias. Women entrepreneurs may choose to grow their businesses less fast; however, evidence seems to suggest that women whose businesses grow faster tend to lose control of them to men. Women and men's enterprise start-ups tend not to rely on credit. They have similar rates of growth until they require investment, then the growth rates of male- and women-owned enterprises diverge, suggesting women face barriers to credit or are forced to cede control to male investors. Women entrepreneurs tend to avoid capital-intensive industries. This may be because capital markets treat women unfairly, with 95% venture capital in the US going to male entrepreneurs (although women own a third of small businesses). When women get capital, they are 'made to provide more documentation and collateral, often required to get guarantors, given less money, and charged higher interest rates' (ibid.).

power for women (OECD, 2012). However, chronically poor women would tend to have limited voice within such group settings, and complementary measures will be necessary to build their market power.

#### 4.4.12. Social protection

Extending social protection to informal sector workers is important for poverty reduction and also has a potential role to play in WEE. Access to national social protection

by informal sector workers can be difficult. It may seem as though the best approach would be to develop tailored schemes to meet their specific needs, but it may actually be more effective to adjust the existing mainstream schemes so they can be integrated (WIEGO, 2017). Cash transfers and other social protection measures, including social transfers that value care work, are also relevant here. Social protection measures can also enhance the productivity and participation of poor women in the labour market by reducing their vulnerability to livelihood risks and economic shocks (OECD, 2012).

#### **Box 16. Practical models of WEE through enterprise**

##### **Avon (in South Africa): Networks of poor women entrepreneurs**

In South Africa, Avon has helped increase the income of poor women and enabled empowerment. The company sets up systems in countries from Brazil to Bulgaria, which appear to take root and scale quickly, providing income to the poorest women. A three-year study, funded jointly by the Economic and Social Research Council and DFID, assessed the ‘emancipatory potential of entrepreneurship’ by looking at whether Avon helped improve the income of poor black women or empowered them in identifiable ways, such as through acquiring portable job skills, building credit records or simply becoming more confident. The subjects of the Avon study, black women, experience the intersecting inequalities of race and gender.

Avon seeks to address gender gaps in entrepreneurship by filling gaps in capitalisation, training and mentoring, social network development and motivation. South Africa has tough regulations on microfinance, because of the damaging impact microfinance debt has had on poor people. Avon provides working capital on the basis of inventory, liquidates the credit each month and does not charge interest. Avon undertakes an adapted credit check (e.g. based on the prospective rep having a mobile phone or a stable address) and advances her a small amount of produce to sell (e.g. valued at \$15) once she has paid an initial registration fee of \$12, to Avon). She can increase her inventory gradually, month on month, as her retail skills and confidence develop. Women who do not pass the credit rating can buy their inventory in cash, starting small and building up a credit rating with the company. Avon encourages reps to use the banking system but has alternatives for rural areas where access to banking is poor (e.g. large retail stores, post offices).

When the women join, they become part of a team and have a team manager who mentors the new recruits. A web of mutual support is created and people ‘upline’ are encouraged to support those ‘downline.’ This becomes a mechanism for transmitting administrative and financial skills (managing accounts and inventory, goal-setting, planning). But it is more than that, and the women ‘often blur the boundary between economic and social life, becoming friends, confidantes, and sources of emotional support’ (Scott et al., 2012).

The poor black South Africans in the sample often sell to those close to them – friends (91%), neighbours (73%), relatives (63%), church members (41%) and colleagues (41%). However, widespread poverty in the black community means the reps must push themselves to approach people who are wealthier, more powerful and of a different race. They are under constant pressure to reach out to people who are unfamiliar. This delivers results, and about a third is sold to strangers (32%) and about half to people outside their town.

Training is tailored for the target group and much of it is informal and on-the-job. It is highly valued by over two thirds of the study sample as helping them perform more effectively; nearly nine out of 10 felt it gave them transferable entrepreneurial skills. Reps are trained to present themselves well, as ‘good department’ boosts sales. Training also seeks to ‘cultivate the emotional, psychological, and physical traits of a successful entrepreneur’ (Scott et al., 2012). Part of the ethos of Avon is to encourage women to aspire to a specific material goal and to consciously focus on what they need to do in their role as an Avon rep to achieve this. Linked to this, they are taught business and work planning – to identify the monthly, weekly and daily activities needed to achieve measurable targets.

Earnings as an Avon rep provided an important income boost, with just over two thirds (69%) working as a rep as part of a diversified livelihood strategy. Women also reported that their work as a rep had given them financial autonomy (75%) and job training that could be used to get other employment (90%). The women also reported that their Avon work had turned them ‘into ‘a role model’ for their children and allowed them to ‘fulfil their dreams’ of self-sufficiency’ (Scott et al., 2012). 89% reported that their experience with Avon had made them more self-confident.

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### **Box 16 (cont'd). Practical models of WEE through enterprise**

#### **Jita system in Bangladesh**

This award-winning network of women is similar to Avon in many respects but was built by CARE to serve rural poor women. It is a joint venture social business of CARE International and Danone Communities and has an extensive network of enterprises, which aim to create employment opportunities and improve access to markets for poor people in Bangladesh. Around 4,000 Jita saleswomen (*aparajitas*) sell household products door-to-door on a commission basis to 2 million 'bottom of the pyramid' remote rural consumers.

*Aparajitas* are purposively selected as being poor and having no alternative source of livelihood. There is a particular focus on unemployed youth. They sell a wide range of products (from Unilever soap-shampoo to d.light's solar lamps, sanitary towels, foods rich in micro-nutrients, shaving products and agro-inputs), and earn an average of \$25 a month.

Jita franchises 150 small retailers who act as hubs, distributing products to *aparajitas* as part of the Jita national supply network.

#### **Walmart Empowering Women Together programme (2013–2015)**

This programme attempted to integrate small women-owned businesses into global markets by purchasing their products for online resale to Walmart customers. Benefits to the businesses included sales to Walmart; expanded networks; improved planning and scheduling; and becoming certified as an ethical supplier, with potential implications for efficiency, profitability and risk reduction.

The programme worked with 30 women-owned small businesses in its first year, spread over 13 countries on four continents. The businesses had to meet ethical standards: they could not be home-based; workers had to have specified hours and were paid at least the minimum wage; there had to be compliance with safety regulations; and no children could be present at the workplace. The programme began by visiting each of the participating businesses in North America and East Africa to learn about the structure, resources, intentions and obstacles that affected suppliers, in both developed and developing contexts, in order to make it possible to design the next steps. There was substantial churn, with many of the East African businesses leaving the project as a result of the challenges of linking their small business with the Walmart system.

In-depth case studies of two businesses and a women's organisation helped reveal problems with existing approaches to measuring WEE. The three case studies are: Katchy Collections (Nairobi, Kenya), Women's Bean Project (Denver, Colorado, US) and Maasai Women Development Organization (Arusha, Tanzania).

*Sources: Scott (2016), Scott et al., (2012), Rashid (2014).*



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# 5. Conclusion

Chronically poor women cannot be reached by means of conventional private sector development interventions, or by untargeted WEE programmes. This is because of the depth, severity and duration of the poverty they have experienced, as well as its multi-faceted nature. Bundles of interventions that address structural and relational issues, while working with individuals to build their agency, are needed. The specific components of such bundles, and the sequencing and weighting given to them, will depend on the context.

We know that education as well as land ownership and control can drive significant changes in women's power and agency and their access to economic institutions. They are particularly important levers in the economic empowerment of chronically poor women. They also illustrate important cultural factors determining the rate of change. So, for instance, norm change around girls' education tends to be less complex than that surrounding asset ownership, which often touches on patriarchal clan, tribal, marital and

inheritance systems. Also, improved education for chronically poor women and girls can be achieved through dynamic redistribution, in that no-one need lose their education in order for chronically poor women and girls to receive theirs, whereas improved rights for chronically poor women and girls to own and control assets may involve static redistribution, in which men will lose out. This is one of the reasons that promoting the education of women and girls can be more straightforward than attempts to change inheritance, ownership and control of assets, particularly land.

So, while a long-term strategy for gender equity should include enhancing women's ownership and control of land (with short-term activities pushing for specific reforms or their improved implementation), other interventions should give weight to increasing women's ownership of other assets, including education, and identifying how best to address the principle constraints to women's power to act as independent economic actors.

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